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**UNITED STATES BANKRUPTCY COURT
FOR THE CENTRAL DISTRICT OF CALIFORNIA
SANTA ANA DIVISION**

In Re:
Madlin Milad Locey,

CHAPTER 7

**UNITED STATES TRUSTEE'S NOTICE
OF MOTION AND MOTION FOR AN ORDER
IMPOSING FINES AGAINST BANKRUPTCY
PETITION PREPARER PURSUANT TO 11
U.S.C. §110; DECLARATIONS OF MICHAEL
HAUSER AND MADLIN LOCEY**

**DATE: NOVEMBER 13, 2017
TIME: 2:00 P.M.
CRTM: "6C"
411 WEST 4TH ST.
SANTA ANA, CA 92701**

NOTICE IS HEREBY GIVEN that on the above-captioned date and time or as soon thereafter as the matter may be heard, the United States Trustee ("U.S. Trustee") through and by his counsel of record hereby moves the Court for an order imposing fines against Odine Limansky pursuant to 11 U.S.C. §110 on the grounds set forth herein.

This motion is also based on this notice, the attached Memorandum of Points and

1 Authorities and Declarations, all papers, pleadings and files of record, and such evidence as the
2 Court might receive at the time of the hearing on the motion.

3 Local Bankruptcy Rule 9013-1(f) & (h) requires that any objection or response to this
4 motion must be stated in writing, filed with the Clerk of the Court and served on counsel for the
5 U.S. Trustee noted in the upper left hand corner of this pleading no later than 14 days before the
6 hearing on the motion. Failure to file and serve any opposition may result in the Court failing
7 to consider the same.
8

9
10 Dated: September 29, 2017

11 PETER C. ANDERSON
12 UNITED STATES TRUSTEE

13 By: /s/ Michael Hauser
14 Michael Hauser
15 Attorney for the U.S. Trustee
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I.

INTRODUCTION

The U.S. Trustee is seeking an order imposing fines against Oline Limansky, in her capacity as a bankruptcy petition preparer. In the instant case, Ms. Limansky failed to disclose her role as the bankruptcy petition preparer. In so doing, Ms. Limansky violated certain provisions of §110 by failing to make required disclosures. Based on these violations, the U.S. Trustee is seeking an order imposing a fine of \$1,000 against Ms. Limansky.

II.

STATEMENT OF RELEVANT FACTS

1. On July 17, 2017, Madlin Milad Locey (hereafter “Debtor”) filed a voluntary Chapter 7 bankruptcy case, without counsel (assigned case # 8:17-bk-12827-MW). See PACER docket at **Exhibit “A”, Petition at Exhibit “B” and schedules and accompanying documents at Exhibit “C”**.

2. On August 30, 2017, the chapter 7 trustee conducted the Debtor’s 341(a) meeting of creditors. At that meeting the Debtor testified that Oline Limansky of Orange County Legal Solutions assisted her in the preparation of her bankruptcy schedules. Further, that she paid Ms. Limansky \$200 for her services. Moreover, the Debtor paid Ms. Limansky an additional \$50 for assisting her in the preparation of her reaffirmation paperwork. See Declaration of Michael Hauser attached hereto.

3. Thereafter, the Debtor provided the chapter 7 trustee with credit card authorization forms executed by the Debtor in favor of Orange County Legal Solutions for the above services. See credit card authorization forms at **Exhibit “D”**.

4. At her 341(a) meeting, the Debtor also completed a form titled Declaration for Debtors Without an Attorney. See Declaration of Debtor attached hereto. Consistent with the Debtor’s testimony, her declaration reflects that Ms. Limansky of Orange County Legal Solutions was paid \$250 for assisting the Debtor in preparing her bankruptcy documents.

5. Additionally, the website for Orange County Legal Solutions states that the owner is Oline Limansky. A screenshot of the website for Orange County Legal Solutions is attached

hereto at **Exhibit “E”**.

6. Nowhere in the Debtor’s bankruptcy documents or any other documents filed with this Court did Ms. Limansky disclose her role in the preparation of the Debtor’s bankruptcy petition. In particular, to date, the Official Forms 119 & 2800 for the Bankruptcy Petition Preparer were not filed in this case. See Official Form 119 at Exhibit “F” and Official Form 2800 at Exhibit “G”.

7. As set forth below in the points and authorities, Ms. Limansky should be fined \$1,000 in this case because she failed to make the disclosures and take the affirmative steps required by § 110 with respect to her role in this case.

III.

MEMORANDUM OF POINTS AND AUTHORITIES

A. Introduction

In 1994, in response to the proliferation of bankruptcy petition preparers nationwide, Congress enacted § 110 of the Bankruptcy Code ("Section 110") to protect consumers from abuses by non-attorneys preparing bankruptcy documents. 11 U.S.C. § 110; see In re Fraga, 210 B.R. 812, 818-819 (9th Cir. BAP 1997). Section 110 was designed to prevent petition preparers from taking "unfair advantage of persons who are ignorant of their rights both inside and outside of bankruptcy system." In re Agyekum, 225 B.R. 695, 701 (9th Cir. BAP 1998), quoting H.R. Rep. 103-834, 103rd Cong., 2nd Sess. 40-41 (Oct. 4, 1994), 140 Cong. Rec. H10, 770 (Oct. 4, 1994). Accordingly, Congress established a set of requirements for bankruptcy petition preparers, granting the Court specific authority to limit compensation, fine, and enjoin preparers who violate the Code.

The Bankruptcy Abuse Prevention and Consumer Protection Act of 2005 ("BAPCPA"), effective October 17, 2005, amended § 110 in various ways that included an express prohibition on offers of legal advice and provisions for enhanced penalties. In essence, the statute allows preparers to *"only charge a fee for typing services."* In re Bradshaw, 233 B.R. 315, 323 (Bankr.D.N.J. 1999); see also In re McCarthy, 149 B.R. 162, 167 (Bankr.S.D.Cal. 1992).

B. Standing and Jurisdiction

This Court has jurisdiction over this matter pursuant to 28 U.S.C. § 157 and 11 U.S.C. §§ 110 and 105. The United States Trustee has standing pursuant to 11 U.S.C. § 307, which provides that the United States Trustee has standing to be heard on any issue, in any case or proceeding under this title. Further, 11 U.S.C. §§ 110(h)(4), 110(i)(1), and 110(l)(3) expressly authorize the United States Trustee to move the Court for sanctions against a bankruptcy petition preparer.

C. Ms. Limansky Failed to Make the Disclosures and Take the Affirmative Steps Required By Section 110.

C.1. Violation of § 110(b)

Under §110, a Bankruptcy Petition Preparer (“BPP”) must make certain disclosures and take certain affirmative actions. Specifically, under §110 (b)(1), the BPP is required to print her name and address. As noted above, Official Forms 119 and 2800 for the Bankruptcy Petition Preparer were not filed in this case. Accordingly, Ms. Limansky failed to provide the required information and make the required disclosures.

C.2. Violation of § 110(c)

Section 110(c)(1) provides that a BPP who prepares a document for filing must include an identifying number on the document that identifies who prepared the document. Section 110(c)(2)(A) states that the identifying number of a BPP shall be the Social Security number of the BPP. Here, Ms. Limansky failed to include her Social Security number on any of the bankruptcy documents she prepared that were filed with the Court.

C.3. Penalties Assessed Pursuant to § 110

Section 110(l)(1) further provides that a petition preparer may be fined in an amount up to \$500 for each violation of subsections (b) through (h). As set forth above, Ms. Limansky violated sections 110(b) (failure by BPP to list her name on petition and sign petition) and 110(c)(failure by BPP to list her social security or tax id number on petition), and, therefore, should be fined \$500 for each violation resulting in total fines of \$1,000.

Under §110(l)(4), the fines imposed under this section shall be paid to the United States Trustee, who shall deposit that amount into a special account of the United States Trustee System

Fund described in 28 U.S.C. § 586(e)(2).

IV.

CONCLUSION

For, the forgoing reasons the U.S. Trustee respectfully requests that this Court:

1. Fine Ms. Limansky \$1,000 for violating §§110(b) and 110(c); and
2. Order such other and further relief as this Court deems just and proper.

DATED: September 29, 2017

UNITED STATES TRUSTEE

By: s/ Michael Hauser
Michael Hauser
Attorney for the U.S. Trustee

DECLARATION OF MICHAEL J. HAUSER

I, Michael J. Hauser, hereby declare and state as follows:

1. I make this declaration upon my own personal knowledge except as to those statements made upon information and belief. I am employed as an Attorney by the United States Trustee ("U.S. Trustee") for Region 16. I am responsible for supervising the Chapter 7 case of Madlin Milad Locey ("Debtor") which is assigned case number 8:17-bk-12827-MW. This declaration is filed in support of the above motion.

2. On September 22, 2017, I accessed the electronic PACER docket in bankruptcy case number 8:17-bk-12827-MW and printed out the PACER docket in that case which is attached hereto at Exhibit "A".

3. On September 22, 2017, I accessed the electronic PACER docket in bankruptcy case number 8:17-bk-12827-MW and printed out docket item #1, which is the petition in that case, which is attached hereto at Exhibit "B".

4. On September 22, 2017, I accessed the electronic PACER docket in bankruptcy case number 8:17-bk-12827-MW and printed out docket item #11, which is the schedules and accompanying documents in that case, which is attached hereto at Exhibit "C".

5. On August 30, 2017, the chapter 7 trustee conducted the Debtor's 341(a) meeting of creditors. The meeting was recorded and archived by the U.S. Trustee as required by F.R.B.P. 2003(c). I listened to the archived recording of the meeting which reflects the following:

At that meeting the Debtor testified that Odine Limansky of Orange County Legal Solutions assisted her in the preparation of her bankruptcy schedules. Further, that she paid Ms. Limansky \$200 for her services. Moreover, the Debtor paid Ms. Limansky an additional \$50 for assisting her in the preparation of her reaffirmation paperwork.

6. The Debtor provided the chapter 7 trustee with credit card authorization forms executed by the Debtor in favor of Orange County Legal Solutions for the above services. A true and correct copy of the credit card authorization forms are attached hereto at Exhibit "D".

7. At her 341(a) meeting, the Debtor also completed a form titled Declaration for Debtors

Without an Attorney. The original scanned Declaration of Debtor is attached hereto (the original with wet signature is on file with the U.S. Trustee). Consistent with the Debtor's testimony, her declaration reflects that Ms. Limansky of Orange County Legal Solutions was paid \$250 for assisting the Debtor in preparing her bankruptcy documents.

8. The website for Orange County Legal Solutions states that the owner is Odine Limansky. On September 26, 2017, I accessed the website of Orange County Legal Solutions on the worldwide web. A screenshot of the website I accessed for Orange County Legal Solutions is attached hereto at Exhibit "E".

9. Nowhere in the Debtor's bankruptcy documents or any other documents filed with this Court did Ms. Limansky disclose her role in the preparation of the Debtor's bankruptcy petition. In particular, to date, the Official Forms 119 & 2800 for the Bankruptcy Petition Preparer were not filed in this case. Printouts from the Bankruptcy Court's website of Official Form 119 is attached hereto at Exhibit "F" and Official Form 2800 is attached hereto at Exhibit "G".

I declare under penalty of perjury and under the laws of the State of California and the United States of America that the foregoing is true and correct, and if called as a witness I could and would completely testify thereto. Executed this 29th day of September, 2017 at Santa Ana, California.

By: /s/ Michael J. Hauser
Michael J. Hauser
Attorney for the U.S. Trustee

Debtor's Name(s) Madinloey Case # 8:17-BK-12827
Debtor's Current Address: 345 Marketview Irvine CA 92602
Debtor's Telephone # [REDACTED]
Case Trustee: Karen Paylor Date of 341(a) Meeting: 8/30/17

1. I did ☒ /did not ☐ pay someone to assist me in preparing my bankruptcy documents (if you did not pay for assistance skip the rest of the questions and sign and date this document at the bottom).
2. Information regarding the preparer, including one used over the internet:
Name: Odine Lamasky Telephone #: 714-978-4971
Name of business: Orange County Solutions
Address / Website: 2230 W Chapman AVE STE 200 Orange CA 92668
3. Amounts paid (include all amounts paid for services, but not the filing fee): \$ 250.- Date of payment 7/19/17
 - a. Did you also give the preparer the bankruptcy court filing fee? Yes ☐ / No ☒
 - b. If you did give the preparer the bankruptcy court filing fee, was payment by:
money order ☐ / cashier's check ☐ / cash ☐ / other (please describe): N/A
Amount of payment for the filing fee: \$ N/A
Was the filing fee payment made payable to the United States Bankruptcy Court? Yes ☐ / No ☐
 - c. Do you still owe the preparer any money? Yes ☐ / No ☒ If so, how much?
 - d. Did you pay any money to the preparer after the date your bankruptcy petition was filed? Yes ☒ / No ☐
 - e. Did the preparer give you a receipt for the monies that you paid? Yes ☒ / No ☐
4. I was ☒ /was not ☐ given a copy of the petition and schedules before they were filed with the Court.
5. I did ☒ /did not ☐ sign my own name on the petition and schedules.
6. I was ☒ /was not ☐ directed to say that I had no assistance in preparing my documents.
7. At any time did the preparer say or indicate that he or she was an attorney? Yes ☐ / No ☒
8. The preparer who assisted me explained to me (select all that apply):
 - ☒ whether or not to file a bankruptcy petition.
 - ☒ the difference between bankruptcy cases under chapter 7, 11, 12, or 13.
 - ☒ whether my debts will be discharged.
 - ☒ whether I will be able to retain my home, car, or other property after filing bankruptcy.
 - ☒ any tax consequences from filing bankruptcy.
 - ☒ whether I should repay any of my debts to a creditor after filing bankruptcy.
 - ☒ whether I should enter into a reaffirmation agreement with a creditor to reaffirm a debt.
 - ☒ how any property interest I own should be characterized as either real or personal property.
 - ☒ how my debts should be characterized as either priority, secured or unsecured debts.
 - ☒ any bankruptcy procedures and rights I may have as a debtor in bankruptcy.
9. I was ☒ /was not ☐ given a document by the preparer which explained the bankruptcy process.
10. I did ☒ /did not ☐ fill out a questionnaire about my property and debts for the preparer's use.
11. I was ☒ /was not ☐ informed by the preparer that an attorney would review my bankruptcy papers before they were filed with the Bankruptcy Court.
12. I did ☒ /did not ☐ receive from the preparer a copy of the *Amended Bankruptcy Preparer Guidelines* issued in February 2003 by the Office of the United States Trustee.
13. I was ☐ /was not ☒ directed to put false information on my bankruptcy documents. The false information is the following:
14. How did you hear about the preparer? Online
15. I did ☒ /did not ☐ complete this document with the help of a person that I paid, directly or indirectly.

I declare under penalty of perjury that the foregoing is true and correct.

SIGNATURE: [Signature]

DATE: 8/30/17

Exhibit A

REAF

**U.S. Bankruptcy Court
Central District of California (Santa Ana)
Bankruptcy Petition #: 8:17-bk-12827-MW**

Assigned to: Mark S Wallace
Chapter 7
Voluntary
No asset

Date filed: 07/17/2017
341 meeting: 08/30/2017
Deadline for objecting to discharge: 10/30/2017
Deadline for financial mgmt. course: 10/30/2017

Debtor

Madlin Milad Locey
345 Marketview
Irvine, CA 92602
ORANGE-CA
909-844-3814
SSN / ITIN: xxx-xx-8504
aka Madlin Milad Boghos

represented by **Madlin Milad Locey**
PRO SE

Trustee

Karen S Naylor (TR)
P.O. Box 504
Santa Ana, CA 92702-0504
(949) 262-1748

U.S. Trustee

United States Trustee (SA)
411 W Fourth St., Suite 7160
Santa Ana, CA 92701-4593
(714) 338-3400

Filing Date	#	Docket Text
07/17/2017	<u>1</u> (12 pgs; 3 docs)	Chapter 7 Voluntary Petition for Individuals . Fee Amount \$335 Filed by Madlin Milad Locey Statement of Intention for Individuals Filing Under Chapter 7 (Form 108) due 8/16/2017. Summary of Assets and Liabilities (Form 106Sum or 206Sum) due 7/31/2017. Schedule A/B: Property (Form 106A/B or 206A/B) due 7/31/2017. Schedule C: The Property You Claim as Exempt (Form 106C) due 7/31/2017. Schedule D: Creditors Who Have Claims Secured by Property (Form 106D or 206D) due 7/31/2017. Schedule E/F: Creditors Who Have

EXHIBIT "A"

0001

		Unsecured Claims (Form 106E/F or 206E/F) due 7/31/2017. Schedule G: Executory Contracts and Unexpired Leases (Form 106G or 206G) due 7/31/2017. Schedule H: Your Codebtors (Form 106H or 206H) due 7/31/2017. Schedule I: Your Income (Form 106I) due 7/31/2017. Schedule J: Your Expenses (Form 106J) due 7/31/2017. Declaration About an Individual Debtors Schedules (Form 106Dec) due 7/31/2017. Statement of Financial Affairs (Form 107 or 207) due 7/31/2017. Chapter 7 Statement of Your Current Monthly Income (Form 122A-1) Due: 7/31/2017. Statement of Exemption from Presumption of Abuse (Form 122A-1Supp) Due: 7/31/2017. Chapter 7 Means Test Calculation (Form 122A-2) Due: 7/31/2017. Cert. of Credit Counseling due by 7/31/2017. Statement of Related Cases (LBR Form F1015-2) due 7/31/2017. Declaration by Debtors as to Whether Income was Received from an Employer within 60-Days of the Petition Date (LBR Form F1002-1) due by 7/31/2017. Incomplete Filings due by 7/31/2017. (Shimizu, Tina) (Entered: 07/17/2017)
07/17/2017	<u>2</u> (3 pgs)	Meeting of Creditors with 341(a) meeting to be held on 08/30/2017 at 08:00 AM at RM 3-110, 411 W Fourth St., Santa Ana, CA 92701. Objections for Discharge due by 10/30/2017. Cert. of Financial Management due by 10/30/2017 for Debtor and Joint Debtor (if joint case) (Shimizu, Tina) (Entered: 07/17/2017)
07/17/2017	<u>3</u>	Statement About Your Social Security Number (Official Form 121) Filed by Debtor Madlin Milad Locey . (Shimizu, Tina) (Entered: 07/17/2017)
07/17/2017		Receipt of Chapter 7 Filing Fee - \$335.00 by 01. Receipt Number 80069386. (admin) (Entered: 07/17/2017)
07/19/2017	<u>5</u> (4 pgs)	BNC Certificate of Notice (RE: related document(s) <u>2</u> Meeting (AutoAssign Chapter 7)) No. of Notices: 6. Notice Date 07/19/2017. (Admin.) (Entered: 07/19/2017)
07/19/2017	<u>6</u> (2 pgs)	BNC Certificate of Notice (RE: related document(s) <u>1</u> Voluntary Petition (Chapter 7) filed by Debtor Madlin Milad Locey) No. of Notices: 1. Notice Date 07/19/2017. (Admin.) (Entered: 07/19/2017)

EXHIBIT "A"

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07/19/2017	<u>7</u> (2 pgs)	BNC Certificate of Notice (RE: related document(s) <u>1</u> Voluntary Petition (Chapter 7) filed by Debtor Madlin Milad Locey) No. of Notices: 1. Notice Date 07/19/2017. (Admin.) (Entered: 07/19/2017)
07/24/2017	8	Certification of exigent circumstances that merits a waiver from complying with the credit counseling requirement. Cert. of Credit Counseling due by 8/16/2017. (Corona, Heidi) (Entered: 07/25/2017)
07/26/2017	<u>9</u> (1 pg)	Certificate of Credit Counseling Filed by Debtor Madlin Milad Locey (RE: related document(s) 8 Exigent Circumstance Waiver). (Roque, Jewell) (Entered: 07/26/2017)
07/26/2017	<u>10</u> (6 pgs)	Declaration by Debtor as to Whether Debtor(s) Received Income From an Employer Within 60 Days of Petition (LBR Form F1002-1) Filed by Debtor Madlin Milad Locey (RE: related document(s) <u>1</u> Voluntary Petition (Chapter 7)). (Roque, Jewell) (Entered: 07/26/2017)
07/26/2017	<u>11</u> (35 pgs)	Declaration About an Individual Debtor's Schedules (Official Form 106Dec) , Chapter 7 Statement of Your Current Monthly Income (Official Form 122A-1) (BNC Option) , Schedule A/B Individual: Property (Official Form 106A/B or 206A/B) , Schedule C: The Property You Claimed as Exempt (Official Form 106C) , Schedule D Individual: Creditors Who Have Claims Secured by Property (Official Form 106D or 206D) , Schedule E/F Individual: Creditors Who Have Unsecured Claims (Official Form 106F or 206F) , Schedule G Individual: Executory Contracts and Unexpired Leases (Official Form 106G or 206G) , Schedule H Individual: Your Codebtors (Official Form 106H or 206H) , Schedule I Individual: Your Income (Official Form 106I) , Schedule J: Your Expenses (Official Form 106J) , Statement of Financial Affairs for Individual Filing for Bankruptcy (Official Form 107 or 207) , Statement of Related Cases (LBR Form 1015-2.1) , Summary of Assets and Liabilities for Individual (Official Form 106Sum or 206Sum) , Statement of Intention for Individuals Filing Under Chapter 7 (Official Form 108) Filed by Debtor Madlin Milad Locey (RE: related document(s) <u>1</u> Voluntary Petition (Chapter 7)). (Roque, Jewell) (Entered: 07/26/2017)

EXHIBIT "A"

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07/26/2017	<u>12</u> (3 pgs)	Amendment to List of Creditors. Fee Amount \$31 Filed by Debtor Madlin Milad Locey . (Roque, Jewell) (Entered: 07/26/2017)
07/26/2017		Receipt of Amendment Filing Fee - \$31.00 by 01. Receipt Number 80069481. (admin) (Entered: 07/27/2017)
08/09/2017	<u>13</u> (15 pgs; 2 docs)	Pro se Reaffirmation Agreement Between Debtor and Toyota Motor Credit Corporation Filed by Creditor Toyota Motor Credit Corporation. (Attachments: # <u>1</u> Exhibit) (Cotton, Julian)Warning: Item subsequently amended by docket entry no: 14 Modified on 8/9/2017 (Le, James). (Entered: 08/09/2017)
08/09/2017	14	Notice to Filer of Error and/or Deficient Document Unreadable PDF was attached to the docket entry. THE FILER IS INSTRUCTED TO RE-FILE THE DOCUMENT WITH THE CORRECT PDF IMMEDIATELY. (RE: related document(s) <u>13</u> Reaffirmation Agreement (pro se) filed by Creditor Toyota Motor Credit Corporation) (Le, James) (Entered: 08/09/2017)
08/19/2017	<u>15</u> (1 pg)	Personal Financial Management Course Certificate for Debtor 1 (Official Form 423) (Lazar, Orsolya) (Entered: 08/19/2017)
08/29/2017	<u>16</u> (12 pgs)	Pro se Reaffirmation Agreement Between Debtor and ACAR Leasing LTD d/b/a GM Financial Leasing RE 2016 Chevrolet Volt Filed by Debtor Madlin Milad Locey . HEARING REQUIRED (Le, James) (Entered: 08/30/2017)
08/30/2017		Chapter 7 Trustee's Report of No Distribution: I, Karen S Naylor (TR), having been appointed trustee of the estate of the above-named debtor(s), report that I have neither received any property nor paid any money on account of this estate; that I have made a diligent inquiry into the financial affairs of the debtor(s) and the location of the property belonging to the estate; and that there is no property available for distribution from the estate over and above that exempted by law. Pursuant to Fed R Bank P 5009, I hereby certify that the estate of the above-named debtor(s) has been fully administered. I request that I be discharged from any further duties

EXHIBIT "A"

0004

		as trustee. Key information about this case as reported in schedules filed by the debtor(s) or otherwise found in the case record: This case was pending for 1 months. Assets Abandoned (without deducting any secured claims): Not Available, Assets Exempt: Not Available, Claims Scheduled: Not Available, Claims Asserted: Not Applicable, Claims scheduled to be discharged without payment (without deducting the value of collateral or debts excepted from discharge): Not Available. Filed by Trustee Karen S Naylor (TR) (RE: related document (s) 2 Meeting of Creditors with 341(a) meeting to be held on 08/30/2017 at 08:00 AM at RM 3-110, 411 W Fourth St., Santa Ana, CA 92701. Objections for Discharge due by 10/30/2017. Cert. of Financial Management due by 10/30/2017 for Debtor and Joint Debtor (if joint case)). (Naylor (TR), Karen) (Entered: 08/30/2017)
08/30/2017	17 (1 pg)	Notice of Change of Address Filed by Debtor Madlin Milad Locey . (Le, James) (Entered: 08/31/2017)
09/06/2017	18 (1 pg)	Hearing Set (Reaffirmation Agreement Between Debtor and ACAR Leasing LTD d/b/a GM Financial Leasing RE: 2016 Chevrolet Volt- VIN No.: IGIRC6S52GU141383) and Notice of Hearing (BNC) (RE: related document(s) 16 Reaffirmation Agreement (pro se) filed by Debtor Madlin Milad Locey) Reaffirmation Hearing date is set for 10/18/2017 at 10:00 AM at Crtrm 6C, 411 W Fourth St., Santa Ana, CA 92701. The case judge is Mark S Wallace (Bolte, Nickie) (Entered: 09/06/2017)
09/08/2017	19 (2 pgs)	BNC Certificate of Notice (RE: related document(s) 18 Hearing Set (Reaffirmation Agreement) and Notice of Hearing (BNC)) No. of Notices: 2. Notice Date 09/08/2017. (Admin.) (Entered: 09/08/2017)

PACER Service Center

Transaction Receipt

09/22/2017 16:39:55

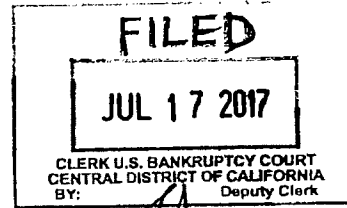
us7777:2657082:4299065

EXHIBIT "A"

0005

PACER Login:		Client Code:	
Description:	Docket Report	Search Criteria:	8:17-bk-12827-MW Fil or Ent: filed To: 9/22/2017 Doc From: 0 Doc To: 99999999 Term: included Format: html Page counts for documents: included
Billable Pages:	3	Cost:	0.30

Exhibit B



Fill in this information to identify your case:

United States Bankruptcy Court for the:
Central District of California

Case number (if known):

Chapter you are filing under:

- ☒ Chapter 7
☐ Chapter 11
☐ Chapter 12
☐ Chapter 13

☐ Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use *you* and *Debtor 1* to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use *you* to ask for information from both debtors. For example, if a form asks, “Do you own a car,” the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself

About Debtor 1:

1. Your full name

Write the name that is on your government-issued picture identification (for example, your driver's license or passport).

Bring your picture identification to your meeting with the trustee.

Madlin
First name
Milad
Middle name
Locey
Last name
Suffix (Sr., Jr., II, III)

About Debtor 2 (Spouse Only in a Joint Case):

First name

Middle name

Last name

Suffix (Sr., Jr., II, III)

2. All other names you have used in the last 8 years

Include your married or maiden names.

Madlin
First name
Milad
Middle name
Boghos
Last name

First name

Middle name

Last name

First name

Middle name

Last name

First name

Middle name

Last name

3. Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)

XXX - XX - 8504
OR
9 XX - XX -

XXX - XX -
OR
9 XX - XX -

Debtor 1

Madlin Milad Locey
First Name Middle Name Last Name

Case number (if known) _____

About Debtor 1:

4. Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years

Include trade names and doing business as names

☒ I have not used any business names or EINs.

Business name _____

Business name _____

EIN _____

EIN _____

About Debtor 2 (Spouse Only in a Joint Case):

☐ I have not used any business names or EINs.

Business name _____

Business name _____

EIN _____

EIN _____

5. Where you live

409 marketview
Number Street

Irvine CA 92602
City State ZIP Code

Orange County
County

If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.

Number Street _____

P.O. Box _____

City State ZIP Code _____

If Debtor 2 lives at a different address:

Number Street _____

City State ZIP Code _____

County _____

If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.

Number Street _____

P.O. Box _____

City State ZIP Code _____

6. Why you are choosing this district to file for bankruptcy

Check one:

☒ Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.

☐ I have another reason. Explain.
(See 28 U.S.C. § 1408.)

Check one:

☐ Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.

☐ I have another reason. Explain.
(See 28 U.S.C. § 1408.)

Debtor 1

madh milad locey
First Name Middle Name Last Name

Case number (if known) _____

Part 2: Tell the Court About Your Bankruptcy Case

7. The chapter of the Bankruptcy Code you are choosing to file under

Check one. (For a brief description of each, see *Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy* (Form 2010)). Also, go to the top of page 1 and check the appropriate box.

- ☒ Chapter 7
☐ Chapter 11
☐ Chapter 12
☐ Chapter 13

8. How you will pay the fee

☒ **I will pay the entire fee when I file my petition.** Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address.

☐ **I need to pay the fee in installments.** If you choose this option, sign and attach the *Application for Individuals to Pay The Filing Fee in Installments* (Official Form 103A).

☐ **I request that my fee be waived** (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the *Application to Have the Chapter 7 Filing Fee Waived* (Official Form 103B) and file it with your petition.

9. Have you filed for bankruptcy within the last 8 years?

☒ No

☐ Yes. District _____ When _____ Case number _____
MM / DD / YYYY
District _____ When _____ Case number _____
MM / DD / YYYY
District _____ When _____ Case number _____
MM / DD / YYYY

10. Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?

☒ No

☐ Yes. Debtor _____ Relationship to you _____
District _____ When _____ Case number, if known _____
MM / DD / YYYY
Debtor _____ Relationship to you _____
District _____ When _____ Case number, if known _____
MM / DD / YYYY

11. Do you rent your residence?

☐ No

☒ Yes. Has your landlord obtained an eviction judgment against you and do you want to stay in your residence?

☒ No. Go to line 12.

☐ Yes. Fill out *Initial Statement About an Eviction Judgment Against You* (Form 101A) and file it with this bankruptcy petition.

Debtor 1

Maddlin Milad Locey
First Name Middle Name Last Name

Case number (if known) _____

Part 3: Report About Any Businesses You Own as a Sole Proprietor

12. Are you a sole proprietor of any full- or part-time business?

A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.

If you have more than one sole proprietorship, use a separate sheet and attach it to this petition.

☒ No. Go to Part 4.

☐ Yes. Name and location of business

Name of business, if any

Number Street

City State ZIP Code

Check the appropriate box to describe your business:

☐ Health Care Business (as defined in 11 U.S.C. § 101(27A))

☐ Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B))

☐ Stockbroker (as defined in 11 U.S.C. § 101(53A))

☐ Commodity Broker (as defined in 11 U.S.C. § 101(6))

☐ None of the above

13. Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor?

For a definition of *small business debtor*, see 11 U.S.C. § 101(51D).

If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B).

☒ No. I am not filing under Chapter 11.

☐ No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.

☐ Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code.

Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention

14. Do you own or have any property that poses or is alleged to pose a threat of imminent and identifiable hazard to public health or safety? Or do you own any property that needs immediate attention?

For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?

☒ No

☐ Yes. What is the hazard? _____

If immediate attention is needed, why is it needed? _____

Where is the property? _____

Number Street

City State ZIP Code

Debtor 1

Madlin Milad Lacey
First Name Middle Name Last Name

Case number (if known)

Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling

15. Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you **MUST** file a copy of the certificate and payment plan, if any.

☒ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

☐ I am not required to receive a briefing about credit counseling because of:

☐ **Incapacity.** I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ **Disability.** My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ **Active duty.** I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you **MUST** file a copy of the certificate and payment plan, if any.

☐ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

☐ I am not required to receive a briefing about credit counseling because of:

☐ **Incapacity.** I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ **Disability.** My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ **Active duty.** I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Debtor 1

madlin milad locey
First Name Middle Name Last Name

Case number (if known) _____

Part 6: Answer These Questions for Reporting Purposes

16. What kind of debts do you have?

16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

- ☐ No. Go to line 16b.
☒ Yes. Go to line 17.

16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment.

- ☒ No. Go to line 16c.
☐ Yes. Go to line 17.

16c. State the type of debts you owe that are not consumer debts or business debts.

17. Are you filing under Chapter 7?

☐ No. I am not filing under Chapter 7. Go to line 18.

Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?

- ☒ Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors?
☒ No
☐ Yes

18. How many creditors do you estimate that you owe?

- ☒ 1-49
☐ 50-99
☐ 100-199
☐ 200-999
☐ 1,000-5,000
☐ 5,001-10,000
☐ 10,001-25,000
☐ 25,001-50,000
☐ 50,001-100,000
☐ More than 100,000

19. How much do you estimate your assets to be worth?

- ☒ \$0-\$50,000
☐ \$50,001-\$100,000
☐ \$100,001-\$500,000
☐ \$500,001-\$1 million
☐ \$1,000,001-\$10 million
☐ \$10,000,001-\$50 million
☐ \$50,000,001-\$100 million
☐ \$100,000,001-\$500 million
☐ \$500,000,001-\$1 billion
☐ \$1,000,000,001-\$10 billion
☐ \$10,000,000,001-\$50 billion
☐ More than \$50 billion

20. How much do you estimate your liabilities to be?

- ☒ \$0-\$50,000
☐ \$50,001-\$100,000
☐ \$100,001-\$500,000
☐ \$500,001-\$1 million
☐ \$1,000,001-\$10 million
☐ \$10,000,001-\$50 million
☐ \$50,000,001-\$100 million
☐ \$100,000,001-\$500 million
☐ \$500,000,001-\$1 billion
☐ \$1,000,000,001-\$10 billion
☐ \$10,000,000,001-\$50 billion
☐ More than \$50 billion

Part 7: Sign Below

For you

I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct.

If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11, 12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.

If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1344, 1519, and 3571.

Signature of Debtor 1

Executed on

MM / DD / YYYY

Signature of Debtor 2

Executed on

MM / DD / YYYY

Debtor 1

Madlin milad Locey
First Name Middle Name Last Name

Case number (if known) _____

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page.

I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

X

Signature of Attorney for Debtor

Date

MM / DD / YYYY

Printed name

Firm name

Number Street

City

State

ZIP Code

Contact phone

Email address

Bar number

State

Debtor 1 Madelin Milad Lorey
First Name Middle Name Last Name

Case number (if known) _____

**For you if you are filing this
bankruptcy without an
attorney**

**If you are represented by
an attorney, you do not
need to file this page.**

The law allows you, as an individual, to represent yourself in bankruptcy court, but **you should understand that many people find it extremely difficult to represent themselves successfully. Because bankruptcy has long-term financial and legal consequences, you are strongly urged to hire a qualified attorney.**

To be successful, you must correctly file and handle your bankruptcy case. The rules are very technical, and a mistake or inaction may affect your rights. For example, your case may be dismissed because you did not file a required document, pay a fee on time, attend a meeting or hearing, or cooperate with the court, case trustee, U.S. trustee, bankruptcy administrator, or audit firm if your case is selected for audit. If that happens, you could lose your right to file another case, or you may lose protections, including the benefit of the automatic stay.

You must list all your property and debts in the schedules that you are required to file with the court. Even if you plan to pay a particular debt outside of your bankruptcy, you must list that debt in your schedules. If you do not list a debt, the debt may not be discharged. If you do not list property or properly claim it as exempt, you may not be able to keep the property. The judge can also deny you a discharge of all your debts if you do something dishonest in your bankruptcy case, such as destroying or hiding property, falsifying records, or lying. Individual bankruptcy cases are randomly audited to determine if debtors have been accurate, truthful, and complete. **Bankruptcy fraud is a serious crime; you could be fined and imprisoned.**

If you decide to file without an attorney, the court expects you to follow the rules as if you had hired an attorney. The court will not treat you differently because you are filing for yourself. To be successful, you must be familiar with the United States Bankruptcy Code, the Federal Rules of Bankruptcy Procedure, and the local rules of the court in which your case is filed. You must also be familiar with any state exemption laws that apply.

Are you aware that filing for bankruptcy is a serious action with long-term financial and legal consequences?

☐ No
☒ Yes

Are you aware that bankruptcy fraud is a serious crime and that if your bankruptcy forms are inaccurate or incomplete, you could be fined or imprisoned?

☐ No
☒ Yes

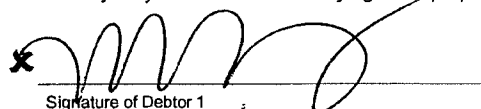
Did you pay or agree to pay someone who is not an attorney to help you fill out your bankruptcy forms?

☒ No

☐ Yes. Name of Person _____

Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

By signing here, I acknowledge that I understand the risks involved in filing without an attorney. I have read and understood this notice, and I am aware that filing a bankruptcy case without an attorney may cause me to lose my rights or property if I do not properly handle the case.

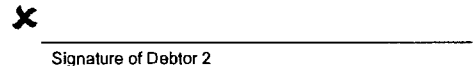

Signature of Debtor 1

Date 07/17/2017
MM / DD / YYYY

Contact phone 909-844-3814

Cell phone 909-844-3814

Email address madlinlorey@hotmail.com


Signature of Debtor 2

Date _____
MM / DD / YYYY

Contact phone _____

Cell phone _____

Email address _____

Pursuant to LBR 1007-1(a), the Debtor, or the Debtor's attorney if applicable, certifies under penalty of perjury that the master mailing list of creditors filed in this bankruptcy case, consisting of ____ sheet(s) is complete, correct, and consistent with the Debtor's schedules and I/we assume all responsibility for errors and omissions.

Signature of Debtor 1

Signature of Debtor 2 (joint debtor) (if applicable)

Signature of Attorney for Debtor (if applicable)

paypal credit svcs/synco
po box 960080
orlando, fl 32896-0080

paypal credit
po box 105658
atlanta, ga 30348-5658

glden
golden 1 credit union
po box 37035
boone, ia 50037-0035

frontier
po box 740407
cincinnati, oh 45274-0407

cardmember service
po box 94014
palatine, il 60094-4014

wyndham resort developmentcorp
po box 742695
los angeles, ca 90074

discover
po box 29033
phoenix, az 85038-9033

kohl's payment center
po box 30510
los angeles, ca 90030-0510

slate from chase bank
cardmember service
po box 94014
palatine, il 60094-4014

comenity bank
po box 182273
columbus, oh 43218-2273

Exhibit C

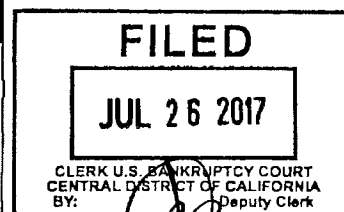
Fill in this information to identify your case:

Debtor 1 **MADLIN MILAD LOCEY**
First Name Middle Name Last Name

Debtor 2
(Spouse if, filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: **CENTRAL DISTRICT OF CALIFORNIA, SANTA ANA DIVISION**

Case number **17-12827-MW**
(if known)



☐ Check this is an amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Part 1: Summarize Your Assets

Your assets
Value of what you own

1. **Schedule A/B: Property** (Official Form 106A/B)
 - 1a. Copy line 55, Total real estate, from Schedule A/B..... \$ **0.00**
 - 1b. Copy line 62, Total personal property, from Schedule A/B..... \$ **7,441.20**
 - 1c. Copy line 63, Total of all property on Schedule A/B..... \$ **7,441.20**

Part 2: Summarize Your Liabilities

Your liabilities
Amount you owe

2. **Schedule D: Creditors Who Have Claims Secured by Property** (Official Form 106D)
 - 2a. Copy the total you listed in Column A Amount of claim, at the bottom of the last page of Part 1 of Schedule D... \$ **30,555.00**
3. **Schedule E/F: Creditors Who Have Unsecured Claims** (Official Form 106E/F)
 - 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F..... \$ **0.00**
 - 3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F..... \$ **27,800.00**

Your total liabilities \$ **58,355.00**

Part 3: Summarize Your Income and Expenses

4. **Schedule I: Your Income** (Official Form 106I)
Copy your combined monthly income from line 12 of Schedule I..... \$ **3,136.54**
5. **Schedule J: Your Expenses** (Official Form 106J)
Copy your monthly expenses from line 22c of Schedule J..... \$ **3,130.00**

Part 4: Answer These Questions for Administrative and Statistical Records

6. Are you filing for bankruptcy under Chapters 7, 11, or 13?

☐ No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

☒ Yes
7. What kind of debt do you have?

☒ Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(B). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.

☐ Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

Debtor 1 **LOCEY, MADLIN MILAD**

Case number (if known) **17-12827-MW**

8. **From the Statement of Your Current Monthly Income:** Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.

\$ **4,598.77**

9. **Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:**

From Part 4 on Schedule E/F, copy the following:

Total claim

9a. Domestic support obligations (Copy line 6a.)

\$ **0.00**

9b. Taxes and certain other debts you owe the government. (Copy line 6b.)

\$ **0.00**

9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)

\$ **0.00**

9d. Student loans. (Copy line 6f.)

\$ **0.00**

9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)

\$ **0.00**

9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)

+\$ **0.00**

9g. **Total.** Add lines 9a through 9f.

\$ **0.00**

STATEMENT OF RELATED CASES
INFORMATION REQUIRED BY LBR 1015-2
UNITED STATES BANKRUPTCY COURT, CENTRAL DISTRICT OF CALIFORNIA

1. A petition under the Bankruptcy Act of 1898 or the Bankruptcy Reform Act of 1978 has previously been filed by or against the debtor, his/her spouse, his or her current or former domestic partner, an affiliate of the debtor, any copartnership or joint venture of which debtor is or formerly was a general or limited partner, or member, or any corporation of which the debtor is a director, officer, or person in control, as follows: (Set forth the complete number and title of each such of prior proceeding, date filed, nature thereof, the Bankruptcy Judge and court to whom assigned, whether still pending and, if not, the disposition thereof. If none, so indicate. Also, list any real property included in Schedule A that was filed with any such prior proceeding(s).)

None

2. (If petitioner is a partnership or joint venture) A petition under the Bankruptcy Act of 1898 or the Bankruptcy Reform act of 1978 has previously been filed by or against the debtor or an affiliate of the debtor, or a general partner in the debtor, a relative of the general partner, general partner of, or person in control of the debtor, partnership in which the debtor is a general partner, general partner of the debtor, or person in control of the debtor as follows: (Set forth the complete number and title of each such prior proceeding, date filed, nature of the proceeding, the Bankruptcy Judge and court to whom assigned, whether still pending and, if not, the disposition thereof. If none, so indicate. Also, list any real property included in Schedule A that was filed with any such prior proceeding(s).)

None

3. (If petitioner is a corporation) A petition under the Bankruptcy Act of 1898 or the Bankruptcy Reform Act of 1978 has previously been filed by or against the debtor, or any of its affiliates or subsidiaries, a director of the debtor, an officer of the debtor, a person in control of the debtor, a partnership in which the debtor is general partner, a general partner of the debtor, a relative of the general partner, director, officer, or person in control of the debtor, or any persons, firms or corporations owning 20% or more of its voting stock as follows: (Set forth the complete number and title of each such prior proceeding, date filed, nature of proceeding, the Bankruptcy Judge and court to whom assigned, whether still pending, and if not, the disposition thereof. If none, so indicate. Also, list any real property included in Schedule A that was filed with any such prior proceeding(s).)

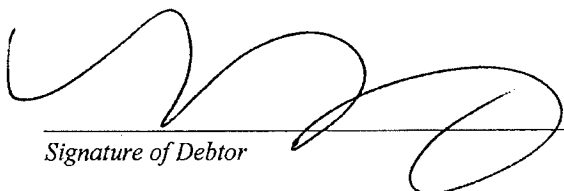
None

4. (If petitioner is an individual) A petition under the Bankruptcy Reform Act of 1978, including amendments thereof, has been filed by or against the debtor within the last 180 days: (Set forth the complete number and title of each such prior proceeding, date filed, nature of proceeding, the Bankruptcy Judge and court to whom assigned, whether still pending, and if not, the disposition thereof. If none, so indicate. Also, list any real property included in Schedule A that was filed with any such prior proceeding(s).)

None

I declare, under penalty of perjury, that the foregoing is true and correct.

Executed at 7/24/17 Santa Ana, California.
Dated: July 24, 2017



Signature of Debtor

Signature of Joint Debtor

This form is mandatory. It has been approved for use in the United States Bankruptcy Court for the Central District of California.

Fill in this information to identify your case and this filing:

Debtor 1 **MADLIN MILAD LOCEY**
First Name Middle Name Last Name
Debtor 2
(Spouse, if filing) First Name Middle Name Last Name
United States Bankruptcy Court for the: **CENTRAL DISTRICT OF CALIFORNIA, SANTA ANA DIVISION**
Case number **17-12827-MW**

☐ Check if this is an amended filing

Official Form 106A/B
Schedule A/B: Property

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In

1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?

- ☒ No. Go to Part 2.
☐ Yes. Where is the property?

Part 2: Describe Your Vehicles

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on *Schedule G: Executory Contracts and Unexpired Leases*.

3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles

- ☐ No
☒ Yes

3.1 Make: **Toyota**
Model: **Highlander**
Year: **2015**
Approximate mileage: **29000**
Other information:

Who has an interest in the property? Check one

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

☐ Check if this is community property
(see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property? Current value of the portion you own?

\$23,524.00

\$0.00

3.2 Make: **Chevrolet**
Model: **Volt**
Year: **2017**
Approximate mileage: **7500**
Other information:

LEASED CAR NO CASH VALUE

Who has an interest in the property? Check one

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

☐ Check if this is community property
(see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property? Current value of the portion you own?

\$0.00

\$0.00

4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories
Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories

- ☒ No
☐ Yes

Debtor 1 **LOCEY, MADLIN MILAD**

Case number (if known) **17-12827-MW**

- 5 Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages you have attached for Part 2. Write that number here.....=>

\$0.00

Part 3: Describe Your Personal and Household Items

Do you own or have any legal or equitable interest in any of the following items?

Current value of the
portion you own?
Do not deduct secured
claims or exemptions.

6. Household goods and furnishings

Examples: Major appliances, furniture, linens, china, kitchenware

☐ No

☒ Yes. Describe.....

MISCELLANEOUS FURNITURE

\$600.00

7. Electronics

Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games

☒ No

☐ Yes. Describe.....

8. Collectibles of value

Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles

☒ No

☐ Yes. Describe.....

9. Equipment for sports and hobbies

Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments

☒ No

☐ Yes. Describe.....

10. Firearms

Examples: Pistols, rifles, shotguns, ammunition, and related equipment

☒ No

☐ Yes. Describe.....

11. Clothes

Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories

☐ No

☒ Yes. Describe.....

CLOTHING

\$200.00

12. Jewelry

Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver

☒ No

☐ Yes. Describe.....

13. Non-farm animals

Examples: Dogs, cats, birds, horses

☒ No

☐ Yes. Describe.....

14. Any other personal and household items you did not already list, including any health aids you did not list

☒ No

☐ Yes. Give specific information.....

15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here

\$800.00

Debtor 1 **LOCEY, MADLIN MILAD**

Case number (if known) **17-12827-MW**

Part 4: Describe Your Financial Assets

Do you own or have any legal or equitable interest in any of the following?

**Current value of the
portion you own?**
Do not deduct secured
claims or exemptions.

16. Cash

Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition

☒ No

☐ Yes.....

17. Deposits of money

Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.

☐ No

☒ Yes.....

Institution name:

17.1. **Savings Account** CHASE BANK \$76.00

17.2. **Checking Account** CHASE BANK \$746.00

17.3. **Checking Account** USAA \$25.00

17.4. **Savings Account** USAA \$25.00

17.5. **Checking Account** GOLDEN ONE \$0.00

18. Bonds, mutual funds, or publicly traded stocks

Examples: Bond funds, investment accounts with brokerage firms, money market accounts

☒ No

☐ Yes..... Institution or issuer name:

19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture

☒ No

☐ Yes. Give specific information about them.....

Name of entity:

% of ownership:

20. Government and corporate bonds and other negotiable and non-negotiable instruments

Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders.

Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them.

☒ No

☐ Yes. Give specific information about them

Issuer name:

21. Retirement or pension accounts

Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans

☐ No

☒ Yes. List each account separately.

Type of account:

Institution name:

401K CAPITAL ONE

\$5,769.20

22. Security deposits and prepayments

Your share of all unused deposits you have made so that you may continue service or use from a company

Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others

☒ No

☐ Yes.....

Institution name or individual:

Debtor 1 LOCEY, MADLIN MILAD

Case number (if known) 17-12827-MW

23. **Annuities** (A contract for a periodic payment of money to you, either for life or for a number of years)

☐ No

☐ Yes..... Issuer name and description.

24. **Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.**

26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

☐ No

☐ Yes..... Institution name and description. Separately file the records of any interests. 11 U.S.C. § 521(c):

25. **Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit**

☐ No

☐ Yes. Give specific information about them...

26. **Patents, copyrights, trademarks, trade secrets, and other intellectual property**

Examples: Internet domain names, websites, proceeds from royalties and licensing agreements

☐ No

☐ Yes. Give specific information about them...

27. **Licenses, franchises, and other general intangibles**

Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses

☐ No

☐ Yes. Give specific information about them...

Money or property owed to you?

**Current value of the
portion you own?**
Do not deduct secured
claims or exemptions.

28. **Tax refunds owed to you**

☐ No

☐ Yes. Give specific information about them, including whether you already filed the returns and the tax years.....

29. **Family support**

Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement

☐ No

☐ Yes. Give specific information.....

30. **Other amounts someone owes you**

Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else

☐ No

☐ Yes. Give specific information..

31. **Interests in insurance policies**

Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance

☐ No

☐ Yes. Name the insurance company of each policy and list its value.

Company name:

Beneficiary:

Surrender or refund
value:

32. **Any interest in property that is due you from someone who has died**

If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.

☐ No

☐ Yes. Give specific information..

33. **Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment**

Examples: Accidents, employment disputes, insurance claims, or rights to sue

☐ No

☐ Yes. Describe each claim.....

Debtor 1 LOCEY, MADLIN MILAD

Case number (if known) 17-12827-MW

34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims

☒ No

☐ Yes. Describe each claim.....

35. Any financial assets you did not already list

☒ No

☐ Yes. Give specific information..

36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here.....

\$6,641.20

Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.

37. Do you own or have any legal or equitable interest in any business-related property?

☒ No. Go to Part 6.

☐ Yes. Go to line 38.

Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.
If you own or have an interest in farmland, list it in Part 1.

46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?

☒ No. Go to Part 7.

☐ Yes. Go to line 47.

Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above

53. Do you have other property of any kind you did not already list?

Examples: Season tickets, country club membership

☒ No

☐ Yes. Give specific information.....

54. Add the dollar value of all of your entries from Part 7. Write that number here

\$0.00

Part 8: List the Totals of Each Part of this Form

55. Part 1: Total real estate, line 2		<u>\$0.00</u>
56. Part 2: Total vehicles, line 5	<u>\$0.00</u>	
57. Part 3: Total personal and household items, line 15	<u>\$800.00</u>	
58. Part 4: Total financial assets, line 36	<u>\$6,641.20</u>	
59. Part 5: Total business-related property, line 45	<u>\$0.00</u>	
60. Part 6: Total farm- and fishing-related property, line 52	<u>\$0.00</u>	
61. Part 7: Total other property not listed, line 54	<u>\$0.00</u>	
	+	
62. Total personal property. Add lines 56 through 61...	<u>\$7,441.20</u>	Copy personal property total <u>\$7,441.20</u>
63. Total of all property on Schedule A/B. Add line 55 + line 62		<u>\$7,441.20</u>

Fill in this information to identify your case:

Debtor 1 **MADLIN MILAD LOCEY**
First Name Middle Name Last Name

Debtor 2
(Spouse if, filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: **CENTRAL DISTRICT OF CALIFORNIA, SANTA ANA DIVISION**

Case number **17-12827-MW**
(if known)

☐ Check if this is an amended filing

Official Form 106C

Schedule C: The Property You Claim as Exempt

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identify the Property You Claim as Exempt

1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.

- ☒ You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
- ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on *Schedule A/B* that you claim as exempt, fill in the information below.

Brief description of the property and line on <i>Schedule A/B</i> that lists this property	Current value of the portion you own Copy the value from <i>Schedule A/B</i>	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption
MISCELLANEOUS FURNITURE Line from <i>Schedule A/B</i> : 6.1	\$600.00	<input checked="" type="checkbox"/> \$600.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	CCCP § 703.140(b)(5)
CLOTHING Line from <i>Schedule A/B</i> : 11.1	\$200.00	<input checked="" type="checkbox"/> \$200.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	CCCP § 703.140(b)(5)
CHASE BANK Line from <i>Schedule A/B</i> : 17.1	\$76.00	<input checked="" type="checkbox"/> \$76.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	CCCP § 703.140(b)(5)
CHASE BANK Line from <i>Schedule A/B</i> : 17.2	\$746.00	<input checked="" type="checkbox"/> \$746.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	CCCP § 703.140(b)(5)
USAA Line from <i>Schedule A/B</i> : 17.3	\$25.00	<input checked="" type="checkbox"/> \$25.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	CCCP § 703.140(b)(5)

Brief description of the property and line on
Schedule A/B that lists this property

Current value of the
portion you own

Copy the value from
Schedule A/B

Amount of the exemption you claim

Check only one box for each exemption.

Specific laws that allow exemption

USAA

Line from *Schedule A/B*: 17.4

\$25.00



\$25.00

CCCP § 703.140(b)(5)



100% of fair market value, up to
any applicable statutory limit

GOLDEN ONE

Line from *Schedule A/B*: 17.5

\$0.00



\$0.00

CCCP § 703.140(b)(5)



100% of fair market value, up to
any applicable statutory limit

401K CAPITAL ONE

Line from *Schedule A/B*: 21.1

\$5,769.20



\$5,769.20

CCCP § 703.140(b)(10)(E)



100% of fair market value, up to
any applicable statutory limit

3. Are you claiming a homestead exemption of more than \$160,375?

(Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.)

☒ No

☐ Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

☐ No

☐ Yes

Fill in this information to identify your case:

Debtor 1 **MADLIN MILAD LOCEY**
First Name Middle Name Last Name

Debtor 2
(Spouse if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: **CENTRAL DISTRICT OF CALIFORNIA, SANTA ANA DIVISION**

Case number **17-12827-MW**
(if known)

☐ Check if this is an amended filing

Official Form 106D

Schedule D: Creditors Who Have Claims Secured by Property

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

1. Do any creditors have claims secured by your property?

- ☐ No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.
- ☒ Yes. Fill in all of the information below.

Part 1: List All Secured Claims

2. List all secured claims. If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. As much as possible, list the claims in alphabetical order according to the creditor's name.

2.1 GM FINANCIAL

Creditor's Name

**17785 Center Court Dr N
Ste 200
Cerritos, CA 90703-9318**

Number, Street, City, State & Zip Code

Describe the property that secures the claim:

**2017 Chevrolet Volt Premier 4dr
Hatchback (gas/electric hybrid DD)
LEASED CAR NO CASH VALUE**

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Nature of lien. Check all that apply.

- ☐ An agreement you made (such as mortgage or secured car loan)
☐ Statutory lien (such as tax lien, mechanic's lien)
☐ Judgment lien from a lawsuit

☒ Other (including a right to offset) **Installment**

Column A

Amount of claim
Do not deduct the
value of collateral.

\$5,452.00

Column B

Value of collateral
that supports this
claim

\$0.00

Column C

Unsecured
portion
if any

\$5,452.00

Who owes the debt? Check one.

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim relates to a community debt

Date debt was incurred

Last 4 digits of account number

2.2 Toyota Motor Credit Corp

Creditor's Name

**5005 N River Blvd NE
Cedar Rapids, IA
52411-6634**

Number, Street, City, State & Zip Code

Describe the property that secures the claim:

2015 Toyota Highlander

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Nature of lien. Check all that apply.

- ☐ An agreement you made (such as mortgage or secured car loan)
☐ Statutory lien (such as tax lien, mechanic's lien)
☐ Judgment lien from a lawsuit

☒ Other (including a right to offset) **Installment**

\$25,103.00

\$23,524.00

\$1,579.00

Who owes the debt? Check one.

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim relates to a community debt

Date debt was incurred

Last 4 digits of account number

Debtor 1 **MADLIN MILAD LOCEY**
First Name Middle Name Last Name

Case number (if know) **17-12827-MW**

Add the dollar value of your entries in Column A on this page. Write that number here:
If this is the last page of your form, add the dollar value totals from all pages.
Write that number here:

\$30,555.00
\$30,555.00

Part 2: List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

Fill in this information to identify your case:

Debtor 1 **MADLIN MILAD LOCEY**
First Name Middle Name Last Name
Debtor 2
(Spouse if, filing) First Name Middle Name Last Name
United States Bankruptcy Court for the: **CENTRAL DISTRICT OF CALIFORNIA, SANTA ANA DIVISION**
Case number **17-12827-MW**
(if known)

☐ Check if this is an
amended filing

Official Form 106E/F

Schedule E/F: Creditors Who Have Unsecured Claims

12/15

Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on Schedule A/B: Property (Official Form 106A/B) and on Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G). Do not include any creditors with partially secured claims that are listed in Schedule D: Creditors Who Have Claims Secured by Property. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. If you have no information to report in a Part, do not file that Part. On the top of any additional pages, write your name and case number (if known).

Part 1: List All of Your PRIORITY Unsecured Claims

1. Do any creditors have priority unsecured claims against you?

☒ No. Go to Part 2.

☐ Yes.

Part 2: List All of Your NONPRIORITY Unsecured Claims

3. Do any creditors have nonpriority unsecured claims against you?

☐ No. You have nothing to report in this part. Submit this form to the court with your other schedules.

☒ Yes.

4. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. If you have more than three nonpriority unsecured claims fill out the Continuation Page of Part 2.

Total claim

4.1

BMW FINANCIAL SERVICES

Nonpriority Creditor's Name

Last 4 digits of account number

unknown

PO Box 3608

Dublin, OH 43016-0306

Number Street City State Zip Code

Who incurred the debt? Check one.

☒ Debtor 1 only

☐ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No

☐ Yes

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

☐ Contingent

☐ Unliquidated

☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify

Debtor 1 **LOCEY, MADLIN MILAD**

Case number (if known)

17-12827-MW

4.2

CHASE CARD SLATE CARD

Nonpriority Creditor's Name

Last 4 digits of account number

\$5,000.00

When was the debt incurred?

PO Box 94014**Palatine, IL 60094-4014**

Number Street City State Zip Code

Who incurred the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ Yes☐ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify

4.3

DISCOVER FINANCIAL SERVICES

Nonpriority Creditor's Name

Last 4 digits of account number

\$5,000.00

When was the debt incurred?

PO Box 29033**Phoenix, AZ 85038-9033**

Number Street City State Zip Code

Who incurred the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ Yes☐ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify

4.4

FAIR COLLECTIONS & OUTSOURCING

Nonpriority Creditor's Name

Last 4 digits of account number

unknown

When was the debt incurred?

12304 Baltimore Ave**Beltsville, MD 20705-1314**

Number Street City State Zip Code

Who incurred the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ Yes☐ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify

Debtor 1 **LOCEY, MADLIN MILAD**

Case number (if known)

17-12827-MW

4.5

Frontier Communications

Nonpriority Creditor's Name

Last 4 digits of account number

unknown

When was the debt incurred?

PO Box 740407

Cincinnati, OH 45274-0407

Number Street City State Zip Code

Who incurred the debt? Check one.

☒ Debtor 1 only

☐ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No

☐ Yes

As of the date you file, the claim is: Check all that apply

☐ Contingent

☐ Unliquidated

☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify

4.6

GOLDEN 1 CU

Nonpriority Creditor's Name

Last 4 digits of account number

\$3,500.00

When was the debt incurred?

PO Box 37035

Boone, IA 50037-0035

Number Street City State Zip Code

Who incurred the debt? Check one.

☒ Debtor 1 only

☐ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No

☐ Yes

As of the date you file, the claim is: Check all that apply

☐ Contingent

☐ Unliquidated

☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify

4.7

JH PORTFOLIO DEBT EQUITY

Nonpriority Creditor's Name

Last 4 digits of account number

unknown

When was the debt incurred?

5757 Phantom Dr

Hazelwood, MO 63042-2429

Number Street City State Zip Code

Who incurred the debt? Check one.

☒ Debtor 1 only

☐ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No

☐ Yes

As of the date you file, the claim is: Check all that apply

☐ Contingent

☐ Unliquidated

☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify

Debtor 1 **LOCEY, MADLIN MILAD**

Case number (if known)

17-12827-MW

4.8

KOHL'S DEPT CARD

Nonpriority Creditor's Name

Last 4 digits of account number

\$800.00

When was the debt incurred?

PO Box 30510

Los Angeles, CA 90030-0510

Number Street City State Zip Code

Who incurred the debt? Check one.

☒ Debtor 1 only

☐ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No

☐ Yes

As of the date you file, the claim is: Check all that apply

☐ Contingent

☐ Unliquidated

☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify

4.9

PayPal Credit SVCS/SYNCB

Nonpriority Creditor's Name

Last 4 digits of account number

\$2,500.00

When was the debt incurred?

PO Box 105658

Atlanta, GA 30348-5658

Number Street City State Zip Code

Who incurred the debt? Check one.

☒ Debtor 1 only

☐ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No

☐ Yes

As of the date you file, the claim is: Check all that apply

☐ Contingent

☐ Unliquidated

☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify

4.10

PAYPAL MASTER CARD

Nonpriority Creditor's Name

Last 4 digits of account number

unknown

When was the debt incurred?

PO Box 960080

Orlando, FL 32896-0080

Number Street City State Zip Code

Who incurred the debt? Check one.

☒ Debtor 1 only

☐ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No

☐ Yes

As of the date you file, the claim is: Check all that apply

☐ Contingent

☐ Unliquidated

☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify

Debtor 1 **LOCEY, MADLIN MILAD**

Case number (if know)

17-12827-MW

4.11

**TOTAL REWARDS VISA CREDIT
CARD COMENITY**

Nonpriority Creditor's Name

Last 4 digits of account number

\$1,000.00

When was the debt incurred?

PO Box 182273

Columbus, OH 43218-2273

Number Street City State Zip Code

Who incurred the debt? Check one.

☒ Debtor 1 only

☐ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No

☐ Yes

☐ Contingent

☐ Unliquidated

☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify

Last 4 digits of account number

\$10,000.00

When was the debt incurred?

WorldMARK BY WYNHAM

Nonpriority Creditor's Name

PO Box 742695

Los Angeles, CA 90074-2695

Number Street City State Zip Code

Who incurred the debt? Check one.

☒ Debtor 1 only

☐ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No

☐ Yes

☐ Contingent

☐ Unliquidated

☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify

Part 3: List Others to Be Notified About a Debt That You Already Listed

5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

		Total Claim	
Total claims from Part 1	6a. Domestic support obligations	6a. \$	0.00
	6b. Taxes and certain other debts you owe the government	6b. \$	0.00
	6c. Claims for death or personal injury while you were intoxicated	6c. \$	0.00
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d. \$	0.00
	6e. Total Priority. Add lines 6a through 6d.	6e. \$	0.00
		Total Claim	
Total claims from Part 2	6f. Student loans	6f. \$	0.00
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g. \$	0.00
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h. \$	0.00

Debtor 1 LOCEY, MADLIN MILAD

Case number (if know)

17-12827-MW

6i. **Other.** Add all other nonpriority unsecured claims. Write that amount here.

6i.

\$ 27,800.00

6j. **Total Nonpriority.** Add lines 6f through 6i.

6j.

\$ 27,800.00

Fill in this information to identify your case:

Debtor 1 **MADLIN MILAD LOCEY**
First Name Middle Name Last Name
Debtor 2
(Spouse if, filing) First Name Middle Name Last Name
United States Bankruptcy Court for the: **CENTRAL DISTRICT OF CALIFORNIA, SANTA ANA DIVISION**
Case number **17-12827-MW**
(if known)

☐ Check if this is an amended filing

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

1. Do you have any executory contracts or unexpired leases?

- ☒ No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
☐ Yes. Fill in all of the information below even if the contacts of leases are listed on *Schedule A/B: Property* (Official Form 106 A/B).

2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease
Name, Number, Street, City, State and ZIP Code

State what the contract or lease is for

	Person or company with whom you have the contract or lease Name, Number, Street, City, State and ZIP Code	State what the contract or lease is for
2.1	Name Number Street City State ZIP Code	
2.2	Name Number Street City State ZIP Code	
2.3	Name Number Street City State ZIP Code	
2.4	Name Number Street City State ZIP Code	
2.5	Name Number Street City State ZIP Code	

Fill in this information to identify your case:			
Debtor 1	MADLIN MILAD LOCEY		
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse if, filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	CENTRAL DISTRICT OF CALIFORNIA, SANTA ANA DIVISION		
Case number	17-12827-MW		
(if known)			

☐ Check if this is an amended filing

Official Form 106H Schedule H: Your Codebtors

12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

1. Do you have any codebtors? (If you are filing a joint case, do not list either spouse as a codebtor.)

☒ No

☐ Yes

2. Within the last 8 years, have you lived in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)

☒ No. Go to line 3.

☐ Yes. Did your spouse, former spouse, or legal equivalent live with you at the time?

3. In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 1: Your codebtor

Name, Number, Street, City, State and ZIP Code

3.1	Name			
	Number	Street	State	ZIP Code
	City			

Column 2: The creditor to whom you owe the debt
Check all schedules that apply:

☐ Schedule D, line _____
☐ Schedule E/F, line _____
☐ Schedule G, line _____

3.2	Name			
	Number	Street	State	ZIP Code
	City			

☐ Schedule D, line _____
☐ Schedule E/F, line _____
☐ Schedule G, line _____

Fill in this information to identify your case:

Debtor 1 MADLIN MILAD LOCEY

Debtor 2
(Spouse, if filing)

United States Bankruptcy Court for the: CENTRAL DISTRICT OF CALIFORNIA, SANTA ANA DIVISION

Case number 17-12827-MW
(If known)

Check if this is:

- ☐ An amended filing
☐ A supplement showing postpetition chapter 13 income as of the following date:

MM / DD / YYYY

Official Form 106I

Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment

1. Fill in your employment information.

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

Employment status

Occupation

Employer's name

Employer's address

Debtor 1

- ☒ Employed
☐ Not employed

Debtor 2 or non-filing spouse

- ☐ Employed
☐ Not employed

Capital One

15000 Capital One Dr
Richmond, VA 23238-1119

How long employed there? 5 years

Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

	For Debtor 1	For Debtor 2 or non-filing spouse
2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	\$ <u>4,214.64</u>	\$ <u>N/A</u>
3. Estimate and list monthly overtime pay.	+\$ <u>384.13</u>	+\$ <u>N/A</u>
4. Calculate gross income. Add line 2 + line 3.	\$ <u>4,598.77</u>	\$ <u>N/A</u>

Debtor 1 LOCEY, MADLIN MILADCase number (if known) 17-12827-MW

	For Debtor 1	For Debtor 2 or non-filing spouse
Copy line 4 here	4. \$ <u>4,598.77</u>	\$ <u>N/A</u>
5. List all payroll deductions:		
5a. Tax, Medicare, and Social Security deductions	5a. \$ <u>377.07</u>	\$ <u>N/A</u>
5b. Mandatory contributions for retirement plans	5b. \$ <u>0.00</u>	\$ <u>N/A</u>
5c. Voluntary contributions for retirement plans	5c. \$ <u>0.00</u>	\$ <u>N/A</u>
5d. Required repayments of retirement fund loans	5d. \$ <u>0.00</u>	\$ <u>N/A</u>
5e. Insurance	5e. \$ <u>0.00</u>	\$ <u>N/A</u>
5f. Domestic support obligations	5f. \$ <u>0.00</u>	\$ <u>N/A</u>
5g. Union dues	5g. \$ <u>0.00</u>	\$ <u>N/A</u>
5h. Other deductions. Specify: <u>401K</u>	5h. \$ <u>367.90</u>	\$ <u>N/A</u>
<u>DENTAL PLAN</u>	\$ <u>41.45</u>	\$ <u>N/A</u>
<u>HEALTH CARE SPENDING</u>	\$ <u>111.11</u>	\$ <u>N/A</u>
<u>MEDICAL PLAN</u>	\$ <u>253.24</u>	\$ <u>N/A</u>
<u>VISION PLAN</u>	\$ <u>5.29</u>	\$ <u>N/A</u>
<u>OASDI</u>	\$ <u>259.63</u>	\$ <u>N/A</u>
<u>CA SDI</u>	\$ <u>37.70</u>	\$ <u>N/A</u>
<u>SUPPLEMENTAL LIFE/AD&D INSUR</u>	\$ <u>8.84</u>	\$ <u>N/A</u>
6. Add the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6. \$ <u>1,462.23</u>	\$ <u>N/A</u>
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.	7. \$ <u>3,136.54</u>	\$ <u>N/A</u>
8. List all other income regularly received:		
8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a. \$ <u>0.00</u>	\$ <u>N/A</u>
8b. Interest and dividends	8b. \$ <u>0.00</u>	\$ <u>N/A</u>
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c. \$ <u>0.00</u>	\$ <u>N/A</u>
8d. Unemployment compensation	8d. \$ <u>0.00</u>	\$ <u>N/A</u>
8e. Social Security	8e. \$ <u>0.00</u>	\$ <u>N/A</u>
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify:	8f. \$ <u>0.00</u>	\$ <u>N/A</u>
8g. Pension or retirement income	8g. \$ <u>0.00</u>	\$ <u>N/A</u>
8h. Other monthly income. Specify:	8h. \$ <u>0.00</u>	\$ <u>N/A</u>
9. Add all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9. \$ <u>0.00</u>	\$ <u>N/A</u>
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. \$ <u>3,136.54</u>	\$ <u>N/A</u>
11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify:	11. +\$ <u>0.00</u>	
12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies	12. \$ <u>3,136.54</u>	
Combined monthly income		
13. Do you expect an increase or decrease within the year after you file this form?		
<input checked="" type="checkbox"/> No.		
<input type="checkbox"/> Yes. Explain: _____		

Fill in this information to identify your case:

Debtor 1 MADLIN MILAD LOCEY

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the: CENTRAL DISTRICT OF CALIFORNIA, SANTA ANA DIVISION

Case number 17-12827-MW
(If known)

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing postpetition chapter 13 expenses as of the following date:

MM / DD / YYYY

Official Form 106J

Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household

1. Is this a joint case?

☒ No. Go to line 2.

☐ Yes. Does Debtor 2 live in a separate household?

☐ No

☐ Yes. Debtor 2 must file Official Form 106J-2, *Expenses for Separate Household* of Debtor 2.

2. Do you have dependents? ☐ No

Do not list Debtor 1 and Debtor 2.

☒ Yes.

Fill out this information for each dependent.....

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

Do not state the dependents names.

Son

☐ No

☒ Yes

☐ No

☐ Yes

☐ No

☐ Yes

☐ No

☐ Yes

3. Do your expenses include expenses of people other than yourself and your dependents? ☒ No ☐ Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental *Schedule J*, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 106I.)

Your expenses

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

4. \$ 1,400.00

If not included in line 4:

4a. Real estate taxes

4a. \$ 0.00

4b. Property, homeowner's, or renter's insurance

4b. \$ 0.00

4c. Home maintenance, repair, and upkeep expenses

4c. \$ 0.00

4d. Homeowner's association or condominium dues

4d. \$ 0.00

5. Additional mortgage payments for your residence, such as home equity loans

5. \$ 0.00

Debtor 1 **LOCEY, MADLIN MILAD**

Case number (if known) **17-12827-MW**

<p>6. Utilities:</p> <p>6a. Electricity, heat, natural gas</p> <p>6b. Water, sewer, garbage collection</p> <p>6c. Telephone, cell phone, Internet, satellite, and cable services</p> <p>6d. Other. Specify: _____</p> <p>7. Food and housekeeping supplies</p> <p>8. Childcare and children's education costs</p> <p>9. Clothing, laundry, and dry cleaning</p> <p>10. Personal care products and services</p> <p>11. Medical and dental expenses</p> <p>12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.</p> <p>13. Entertainment, clubs, recreation, newspapers, magazines, and books</p> <p>14. Charitable contributions and religious donations</p> <p>15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.</p> <p>15a. Life insurance</p> <p>15b. Health insurance</p> <p>15c. Vehicle insurance</p> <p>15d. Other insurance. Specify: _____</p> <p>16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: _____</p> <p>17. Installment or lease payments:</p> <p>17a. Car payments for Vehicle 1</p> <p>17b. Car payments for Vehicle 2</p> <p>17c. Other. Specify: _____</p> <p>17d. Other. Specify: _____</p> <p>18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).</p> <p>19. Other payments you make to support others who do not live with you. Specify: _____</p> <p>20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.</p> <p>20a. Mortgages on other property</p> <p>20b. Real estate taxes</p> <p>20c. Property, homeowner's, or renter's insurance</p> <p>20d. Maintenance, repair, and upkeep expenses</p> <p>20e. Homeowner's association or condominium dues</p> <p>21. Other: Specify: _____</p> <p>22. Calculate your monthly expenses</p> <p>22a. Add lines 4 through 21.</p> <p>22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2</p> <p>22c. Add line 22a and 22b. The result is your monthly expenses.</p> <p>23. Calculate your monthly net income.</p> <p>23a. Copy line 12 (your combined monthly income) from Schedule I.</p> <p>23b. Copy your monthly expenses from line 22c above.</p> <p>23c. Subtract your monthly expenses from your monthly income. The result is your <i>monthly net income</i>.</p> <p>24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?</p> <p><input checked="" type="checkbox"/> No.</p> <p><input type="checkbox"/> Yes. Explain here: _____</p>	<table border="0"> <tr><td>6a. \$</td><td>150.00</td></tr> <tr><td>6b. \$</td><td>0.00</td></tr> <tr><td>6c. \$</td><td>168.00</td></tr> <tr><td>6d. \$</td><td>0.00</td></tr> <tr><td>7. \$</td><td>400.00</td></tr> <tr><td>8. \$</td><td>150.00</td></tr> <tr><td>9. \$</td><td>75.00</td></tr> <tr><td>10. \$</td><td>125.00</td></tr> <tr><td>11. \$</td><td>100.00</td></tr> <tr><td>12. \$</td><td>200.00</td></tr> <tr><td>13. \$</td><td>0.00</td></tr> <tr><td>14. \$</td><td>0.00</td></tr> <tr><td>15a. \$</td><td>0.00</td></tr> <tr><td>15b. \$</td><td>0.00</td></tr> <tr><td>15c. \$</td><td>90.00</td></tr> <tr><td>15d. \$</td><td>0.00</td></tr> <tr><td>16. \$</td><td>0.00</td></tr> <tr><td>17a. \$</td><td>272.00</td></tr> <tr><td>17b. \$</td><td>0.00</td></tr> <tr><td>17c. \$</td><td>0.00</td></tr> <tr><td>17d. \$</td><td>0.00</td></tr> <tr><td>18. \$</td><td>0.00</td></tr> <tr><td>19. \$</td><td>0.00</td></tr> <tr><td>20a. \$</td><td>0.00</td></tr> <tr><td>20b. \$</td><td>0.00</td></tr> <tr><td>20c. \$</td><td>0.00</td></tr> <tr><td>20d. \$</td><td>0.00</td></tr> <tr><td>20e. \$</td><td>0.00</td></tr> <tr><td>21. +\$</td><td>0.00</td></tr> </table> <div style="border: 1px solid black; padding: 5px; margin: 5px 0;"> <table border="0"> <tr><td>\$</td><td>3,130.00</td></tr> <tr><td>\$</td><td></td></tr> <tr><td>\$</td><td>3,130.00</td></tr> </table> </div> <table border="0"> <tr><td>23a. \$</td><td>3,136.54</td></tr> <tr><td>23b. -\$</td><td>3,130.00</td></tr> </table> <div style="border: 1px solid black; padding: 5px; margin: 5px 0;"> <table border="0"> <tr><td>23c. \$</td><td>6.54</td></tr> </table> </div>	6a. \$	150.00	6b. \$	0.00	6c. \$	168.00	6d. \$	0.00	7. \$	400.00	8. \$	150.00	9. \$	75.00	10. \$	125.00	11. \$	100.00	12. \$	200.00	13. \$	0.00	14. \$	0.00	15a. \$	0.00	15b. \$	0.00	15c. \$	90.00	15d. \$	0.00	16. \$	0.00	17a. \$	272.00	17b. \$	0.00	17c. \$	0.00	17d. \$	0.00	18. \$	0.00	19. \$	0.00	20a. \$	0.00	20b. \$	0.00	20c. \$	0.00	20d. \$	0.00	20e. \$	0.00	21. +\$	0.00	\$	3,130.00	\$		\$	3,130.00	23a. \$	3,136.54	23b. -\$	3,130.00	23c. \$	6.54
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Fill in this information to identify your case:

Debtor 1 MADLIN MILAD LOCEY
First Name Middle Name Last Name

Debtor 2
(Spouse if, filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: CENTRAL DISTRICT OF CALIFORNIA, SANTA ANA DIVISION

Case number 17-12827-MW
(if known)

☐ Check if this is an
amended filing

Official Form 106Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

☒ No

☐ Yes. Name of person _____

Attach Bankruptcy Petition Preparer's Notice,
Declaration, and Signature (Official Form 119)

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

X MADLIN MILAD LOCEY
Signature of Debtor 1

Date July 24, 2017

X _____
Signature of Debtor 2

Date _____

Fill in this information to identify your case:

Debtor 1 **MADLIN MILAD LOCEY**
First Name Middle Name Last Name

Debtor 2
(Spouse if, filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: **CENTRAL DISTRICT OF CALIFORNIA, SANTA ANA DIVISION**

Case number **17-12827-MW**
(if known)

☐ Check if this is an amended filing

Official Form 108

Statement of Intention for Individuals Filing Under Chapter 7

12/15

If you are an individual filing under chapter 7, you must fill out this form if:

- ☒ creditors have claims secured by your property, or
- ☒ you have leased personal property and the lease has not expired.

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list on the form

If two married people are filing together in a joint case, both are equally responsible for supplying correct information. Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

Part 1: List Your Creditors Who Have Secured Claims

1. For any creditors that you listed in Part 1 of Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D), fill in the information below.

Identify the creditor and the property that is collateral	What do you intend to do with the property that secures a debt?	Did you claim the property as exempt on Schedule C?
Creditor's name: Toyota Motor Credit Corp	<input type="checkbox"/> Surrender the property.	<input checked="" type="checkbox"/> No
	<input type="checkbox"/> Retain the property and redeem it.	
Description of property: 2015 Toyota Highlander	<input checked="" type="checkbox"/> Retain the property and enter into a <i>Reaffirmation Agreement</i> .	<input type="checkbox"/> Yes
securing debt:	<input type="checkbox"/> Retain the property and [explain]:	

Part 2: List Your Unexpired Personal Property Leases

For any unexpired personal property lease that you listed in Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G), fill in the information below. Do not list real estate leases. Unexpired leases are leases that are still in effect; the lease period has not yet ended. You may assume an unexpired personal property lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2).

Describe your unexpired personal property leases

Will the lease be assumed?

Lessor's name:
Description of leased
Property:

☐ No

☐ Yes

Lessor's name:
Description of leased
Property:

☐ No

☐ Yes

Lessor's name:

☐ No

Debtor 1 LOCEY, MADLIN MILAD

Case number (if known) 17-12827-MW

Description of leased
Property:

☐ Yes

Lessor's name:

☐ No

Description of leased
Property:

☐ Yes

Lessor's name:

☐ No

Description of leased
Property:

☐ Yes

Lessor's name:

☐ No

Description of leased
Property:

☐ Yes

Lessor's name:

☐ No

Description of leased
Property:

☐ Yes

Part 3: Sign Below

Under penalty of perjury, I declare that I have indicated my intention about any property of my estate that secures a debt and any personal property that is subject to an unexpired lease.

X

MADLIN MILAD LOCEY

Signature of Debtor 1

X

Signature of Debtor 2

Date July 24, 2017

Date _____

Fill in this information to identify your case:			
Debtor 1	MADLIN MILAD LOCEY		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	CENTRAL DISTRICT OF CALIFORNIA, SANTA ANA DIVISION		
Case number (if known)	17-12827-MW		

☐ Check if this is an amended filing

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Give Details About Your Marital Status and Where You Lived Before

1. What is your current marital status?

- ☒ Married
☐ Not married

2. During the last 3 years, have you lived anywhere other than where you live now?

- ☒ No
☐ Yes. List all of the places you lived in the last 3 years. Do not include where you live now.

Debtor 1 Prior Address:

Dates Debtor 1 lived there

Debtor 2 Prior Address:

Dates Debtor 2 lived there

3. Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington and Wisconsin.)

- ☒ No
☐ Yes. Make sure you fill out *Schedule H: Your Codebtors* (Official Form 106H).

Part 2 Explain the Sources of Your Income

4. Did you have any income from employment or from operating a business during this year or the two previous calendar years?

Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.

- ☐ No
☒ Yes. Fill in the details.

	Debtor 1		Debtor 2	
	Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
From January 1 of current year until the date you filed for bankruptcy:	<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	\$39,413.50	<input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	

Debtor 1 **LOCEY, MADLIN MILAD**

Case number (if known) **17-12827-MW**

Debtor 1

Sources of income
Check all that apply.

Gross income
(before deductions and
exclusions)

Debtor 2

Sources of income
Check all that apply.

Gross income
(before deductions
and exclusions)

For last calendar year:
(January 1 to December 31, 2016)

☒ Wages, commissions,
bonuses, tips

\$50,585.60

☐ Operating a business

☐ Wages, commissions,
bonuses, tips

☐ Operating a business

5. Did you receive any other income during this year or the two previous calendar years?

Include income regardless of whether that income is taxable. Examples of *other income* are alimony; child support; Social Security; unemployment; and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1.

List each source and the gross income from each source separately. Do not include income that you listed in line 4.

☒ No

☐ Yes. Fill in the details.

Debtor 1

Sources of income
Describe below.

**Gross income from
each source**
(before deductions and
exclusions)

Debtor 2

Sources of income
Describe below.

Gross income
(before deductions
and exclusions)

Part 3: List Certain Payments You Made Before You Filed for Bankruptcy

6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts?

☐ No. **Neither Debtor 1 nor Debtor 2 has primarily consumer debts.** *Consumer debts* are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more?

☐ No. Go to line 7.

☐ Yes List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

* Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.

☒ Yes. **Debtor 1 or Debtor 2 or both have primarily consumer debts.**

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more?

☒ No. Go to line 7.

☐ Yes List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

Creditor's Name and Address

Dates of payment

**Total amount
paid**

**Amount you
still owe**

Was this payment for ...

7. Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider?

Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony.

☒ No

☐ Yes. List all payments to an insider.

Insider's Name and Address

Dates of payment

**Total amount
paid**

**Amount you
still owe**

Reason for this payment

8. Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an

Debtor 1 **LOCEY, MADLIN MILAD**

Case number (if known) **17-12827-MW**

insider?

Include payments on debts guaranteed or cosigned by an insider.

☒ No

☐ Yes. List all payments to an insider

Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment Include creditor's name
----------------------------	------------------	-------------------	----------------------	--

Part 4: Identify Legal Actions, Repossessions, and Foreclosures

9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding?

List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes.

☒ No

☐ Yes. Fill in the details.

Case title Case number	Nature of the case	Court or agency	Status of the case
---------------------------	--------------------	-----------------	--------------------

10. Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied?

Check all that apply and fill in the details below.

☒ No. Go to line 11.

☐ Yes. Fill in the information below.

Creditor Name and Address	Describe the Property	Date	Value of the property
	Explain what happened		

11. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt?

☒ No

☐ Yes. Fill in the details.

Creditor Name and Address	Describe the action the creditor took	Date action was taken	Amount
---------------------------	---------------------------------------	-----------------------	--------

12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official?

☒ No

☐ Yes

Part 5: List Certain Gifts and Contributions

13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person?

☒ No

☐ Yes. Fill in the details for each gift.

Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value
Person to Whom You Gave the Gift and Address:			

14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity?

☒ No

☐ Yes. Fill in the details for each gift or contribution.

Gifts or contributions to charities that total more than \$600 Charity's Name Address (Number, Street, City, State and ZIP Code)	Describe what you contributed	Dates you contributed	Value
--	-------------------------------	-----------------------	-------

Part 6: List Certain Losses

15. Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster,

Debtor 1 LOCEY, MADLIN MILAD

Case number (if known) 17-12827-MW

or gambling?

- ☐ No
☐ Yes. Fill in the details.

Describe the property you lost and how the loss occurred	Describe any insurance coverage for the loss Include the amount that insurance has paid. List pending insurance claims on line 33 of Schedule A/B: Property.	Date of your loss	Value of property lost
--	---	-------------------	------------------------

Part 7: List Certain Payments or Transfers

16. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition?
Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy.

- ☐ No
☐ Yes. Fill in the details.

Person Who Was Paid Address Email or website address Person Who Made the Payment, if Not You	Description and value of any property transferred	Date payment or transfer was made	Amount of payment
---	---	-----------------------------------	-------------------

17. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors?
Do not include any payment or transfer that you listed on line 16.

- ☐ No
☐ Yes. Fill in the details.

Person Who Was Paid Address	Description and value of any property transferred	Date payment or transfer was made	Amount of payment
--------------------------------	---	-----------------------------------	-------------------

18. Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs?
Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement.

- ☐ No
☐ Yes. Fill in the details.

Person Who Received Transfer Address Person's relationship to you	Description and value of property transferred	Describe any property or payments received or debts paid in exchange	Date transfer was made
---	---	--	------------------------

19. Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called *asset-protection devices*.)

- ☐ No
☐ Yes. Fill in the details.

Name of trust	Description and value of the property transferred	Date Transfer was made
---------------	---	------------------------

Part 8: List of Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units

20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred?
Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions.

- ☐ No
☐ Yes. Fill in the details.

Name of Financial Institution and Address (Number, Street, City, State and ZIP Code)	Last 4 digits of account number	Type of account or instrument	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
--	---------------------------------	-------------------------------	--	---

Debtor 1 **LOCEY, MADLIN MILAD**

Case number (if known) **17-12827-MW**

21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables?

☒ No

☐ Yes. Fill in the details.

Name of Financial Institution

Address (Number, Street, City, State and ZIP Code)

Who else had access to it?

Address (Number, Street, City, State and ZIP Code)

Describe the contents

Do you still have it?

22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy?

☒ No

☐ Yes. Fill in the details.

Name of Storage Facility

Address (Number, Street, City, State and ZIP Code)

Who else has or had access to it?

Address (Number, Street, City, State and ZIP Code)

Describe the contents

Do you still have it?

Part 9: Identify Property You Hold or Control for Someone Else

23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone.

☒ No

☐ Yes. Fill in the details.

Owner's Name

Address (Number, Street, City, State and ZIP Code)

Where is the property?

(Number, Street, City, State and ZIP Code)

Describe the property

Value

Part 10: Give Details About Environmental Information

For the purpose of Part 10, the following definitions apply:

- ☒ **Environmental law** means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.
- ☒ **Site** means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.
- ☒ **Hazardous material** means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term.

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.

24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law?

☒ No

☐ Yes. Fill in the details.

Name of site

Address (Number, Street, City, State and ZIP Code)

Governmental unit

Address (Number, Street, City, State and ZIP Code)

Environmental law, if you know it

Date of notice

25. Have you notified any governmental unit of any release of hazardous material?

☒ No

☐ Yes. Fill in the details.

Name of site

Address (Number, Street, City, State and ZIP Code)

Governmental unit

Address (Number, Street, City, State and ZIP Code)

Environmental law, if you know it

Date of notice

Debtor 1 LOCEY, MADLIN MILAD

Case number (if known) 17-12827-MW

26. Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders.

- ☒ No
☐ Yes. Fill in the details.

Case Title
Case Number

Court or agency
Name
Address (Number, Street, City, State
and ZIP Code)

Nature of the case

Status of the
case

Part 11: Give Details About Your Business or Connections to Any Business

27. Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business?

- ☐ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time
☐ A member of a limited liability company (LLC) or limited liability partnership (LLP)
☐ A partner in a partnership
☐ An officer, director, or managing executive of a corporation
☐ An owner of at least 5% of the voting or equity securities of a corporation

- ☒ No. None of the above applies. Go to Part 12.
☐ Yes. Check all that apply above and fill in the details below for each business.

Business Name
Address
(Number, Street, City, State and ZIP Code)

Describe the nature of the business
Name of accountant or bookkeeper

Employer Identification number
Do not include Social Security number or ITIN.
Dates business existed

28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties.

- ☒ No
☐ Yes. Fill in the details below.

Name
Address
(Number, Street, City, State and ZIP Code)

Date Issued

Part 12: Sign Below

I have read the answers on this *Statement of Financial Affairs* and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both.
18 U.S.C. §§ 152, 1341, 1519, and 3571.

MADLIN MILAD LOCEY
Signature of Debtor 1

Signature of Debtor 2

Date July 24, 2017

Date

Did you attach additional pages to *Your Statement of Financial Affairs for Individuals Filing for Bankruptcy* (Official Form 107)?

- ☒ No
☐ Yes

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

- ☒ No
☐ Yes. Name of Person _____. Attach the *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119).

Fill in this information to identify your case:

Debtor 1 MADLIN MILAD LOCEY

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the: Central District of California, Santa Ana Division

Case number 17-12827-MW
(if known)

Check one box only as directed in this form and in Form 122A-1Supp:

- ☒ 1. There is no presumption of abuse
- ☐ 2. The calculation to determine if a presumption of abuse applies will be made under *Chapter 7 Means Test Calculation* (Official Form 122A-2).
- ☐ 3. The Means Test does not apply now because of qualified military service but it could apply later.

☐ Check if this is an amended filing

Official Form 122A - 1

Chapter 7 Statement of Your Current Monthly Income

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for being accurate. If more space is needed, attach a separate sheet to this form. Include the line number to which the additional information applies. On the top of any additional pages, write your name and case number (if known). If you believe that you are exempted from a presumption of abuse because you do not have primarily consumer debts or because of qualifying military service, complete and file *Statement of Exemption from Presumption of Abuse Under § 707(b)(2)* (Official Form 122A-1Supp) with this form.

Part 1: Calculate Your Current Monthly Income

1. What is your marital and filing status? Check one only.

- ☐ Not married. Fill out Column A, lines 2-11.
- ☐ Married and your spouse is filing with you. Fill out both Columns A and B, lines 2-11.
- ☒ Married and your spouse is NOT filing with you. You and your spouse are:
- ☐ Living in the same household and are not legally separated. Fill out both Columns A and B, lines 2-11.
- ☒ Living separately or are legally separated. Fill out Column A, lines 2-11; do not fill out Column B. By checking this box, you declare under penalty of perjury that you and your spouse are legally separated under nonbankruptcy law that applies or that you and your spouse are living apart for reasons that do not include evading the Means Test requirements. 11 U.S.C. § 707(b)(7)(B).

Fill in the average monthly income that you received from all sources, derived during the 6 full months before you file this bankruptcy case. 11 U.S.C. § 101(10A). For example, if you are filing on September 15, the 6-month period would be March 1 through August 31. If the amount of your monthly income varied during the 6 months, add the income for all 6 months and divide the total by 6. Fill in the result. Do not include any income amount more than once. For example, if both spouses own the same rental property, put the income from that property in one column only. If you have nothing to report for any line, write \$0 in the space.

	Column A Debtor 1	Column B Debtor 2 or non-filing spouse
2. Your gross wages, salary, tips, bonuses, overtime, and commissions (before all payroll deductions).	\$ 4,598.77	\$
3. Alimony and maintenance payments. Do not include payments from a spouse if Column B is filled in.	\$ 0.00	\$
4. All amounts from any source which are regularly paid for household expenses of you or your dependents, including child support. Include regular contributions from an unmarried partner, members of your household, your dependents, parents, and roommates. Include regular contributions from a spouse only if Column B is not filled in. Do not include payments you listed on line 3.	\$ 0.00	\$
5. Net income from operating a business, profession, or farm		
Debtor 1		
Gross receipts (before all deductions)	\$ 0.00	
Ordinary and necessary operating expenses	-\$ 0.00	
Net monthly income from a business, profession, or farm	\$ 0.00	Copy here -> \$ 0.00
6. Net income from rental and other real property		
Debtor 1		
Gross receipts (before all deductions)	\$ 0.00	
Ordinary and necessary operating expenses	-\$ 0.00	
Net monthly income from rental or other real property	\$ 0.00	Copy here -> \$ 0.00
7. Interest, dividends, and royalties	\$ 0.00	\$

Debtor 1 **LOCEY, MADLIN MILAD**

Case number (if known) **17-12827-MW**

	Column A Debtor 1	Column B Debtor 2 or non-filing spouse
8. Unemployment compensation Do not enter the amount if you contend that the amount received was a benefit under the Social Security Act. Instead, list it here: For you _____ \$ 0.00 For your spouse _____ \$ _____	\$ 0.00	\$ _____
9. Pension or retirement income. Do not include any amount received that was a benefit under the Social Security Act.	\$ 0.00	\$ _____
10. Income from all other sources not listed above. Specify the source and amount. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, a crime against humanity, or international or domestic terrorism. If necessary, list other sources on a separate page and put the total below. _____ _____ Total amounts from separate pages, if any.	\$ 0.00 \$ 0.00 + \$ 0.00	\$ _____ \$ _____ \$ _____
11. Calculate your total current monthly income. Add lines 2 through 10 for each column. Then add the total for Column A to the total for Column B.	\$ 4,598.77	\$ _____
	= \$ 4,598.77 Total current monthly income	

Part 2: Determine Whether the Means Test Applies to You

12. Calculate your current monthly income for the year. Follow these steps:

12a. Copy your total current monthly income from line 11 _____ Copy line 11 here=> \$ **4,598.77**

Multiply by 12 (the number of months in a year)

12b. The result is your annual income for this part of the form 12b. \$ **55,185.24**

13. Calculate the median family income that applies to you. Follow these steps:

Fill in the state in which you live. **CA**

Fill in the number of people in your household. **2**

Fill in the median family income for your state and size of household. 13. \$ **70,245.00**

To find a list of applicable median income amounts, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office.

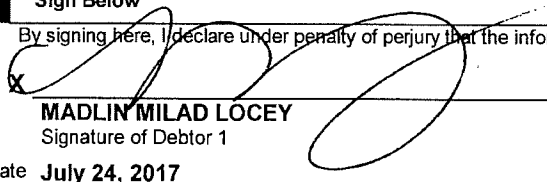
14. How do the lines compare?

14a. ☒ Line 12b is less than or equal to line 13. On the top of page 1, check box *There is no presumption of abuse.* Go to Part 3.

14b. ☐ Line 12b is more than line 13. On the top of page 1, check box *The presumption of abuse is determined by Form 122A-2.* Go to Part 3 and fill out Form 122A-2.

Part 3: Sign Below

By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct.


MADLIN MILAD LOCEY
Signature of Debtor 1

Date **July 24, 2017**
MM/DD/YYYY

If you checked line 14a, do NOT fill out or file Form 122A-2.

If you checked line 14b, fill out Form 122A-2 and file it with this form.

Exhibit D

ORANGE COUNTY LEGAL SOLUTIONS
2230 W CHAPMAN AVE STE 200
ORANGE CA 92868
(714)978-4971 PHONE

CREDIT CARD AUTHORIZATION FORM

DATE: 7-19-2017

CUSTOMER'S NAME: Madlin locey

CREDIT CARD INFORMATION

CREDIT CARD: X VISA MASTERCARD DISCOVER AMEX

CREDIT CARD NUMBER: 3508

EXPIRATION DATE: [REDACTED]

CREDIT CARD BILLING ADDRESS: 409 Marketview Irvine ca 92602

NAME AS IT APPEARS ON THE CARD: Madlin m locey

SALE AMOUNT \$ 200.00

SERVICES RENDERED: Bankruptcy documentation Prep

CARDHOLDER INFORMATION

CUSTOMER'S ADDRESS: 409 Marketview IrvineCa 92602

CUSTOMER'S HM PHONE# [REDACTED]

SIGNATURE OF THE CARD

HOLDER: x 

By signing this form I have authorized Orange County Legal Solutions to charge my credit card for the sale amount and said services above by the said date of this form. I further agree to my responsibility to honor my credit card terms and if I have any concerns regarding my charge I will contact Simple Legal Solutions immediately at the above phone numbers for review.

CARDHOLDER PRINT NAME: Madlin locey DATE: 7-19-2017

ORANGE COUNTY LEGAL SOLUTIONS
2230 W CHAPMAN AVE STE 200
ORANGE CA 92868
(714)978-4971 PHONE

CREDIT CARD AUTHORIZATION FORM

DATE: 8/1/2017

CUSTOMER'S NAME: Madlin locey

CREDIT CARD INFORMATION

CREDIT CARD: X VISA MASTERCARD DISCOVER AMEX

CREDIT CARD NUMBER: 3508

EXPIRATION DATE: [REDACTED]

CREDIT CARD BILLING ADDRESS: 409 Marketview irvine ca 92602

NAME AS IT APPEARS ON THE CARD: Madlin m locey

SALE AMOUNT \$ 50.00 Reaffirmation

SERVICES RENDERED: paperwork

CARDHOLDER INFORMATION

CUSTOMER'S ADDRESS: 409 Marketview Irvine ca 92602

CUSTOMER'S HM PHONE# [REDACTED]

SIGNATURE OF THE CARD
HOLDER: X 

By signing this form I have authorized Orange County Legal Solutions to charge my credit card for the sale amount and said services above by the said date of this form. I further agree to my responsibility to honor my credit card terms and if I have any concerns regarding my charge I will contact Simple Legal Solutions immediately at the above phone numbers for review.

CARDHOLDER PRINT NAME: Madlin m locey DATE: 8-1-2017

Exhibit E



ORANGE COUNTY
LEGAL SOLUTIONS (<https://orangecountylegalsolutions.com/>)

[Home \(https://orangecountylegalsolutions.com/\)](https://orangecountylegalsolutions.com/)

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[Contact Us \(https://orangecountylegalsolutions.com/contact/\)](https://orangecountylegalsolutions.com/contact/)

About Us

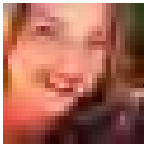
HISTORY

Established in 2003.

We mainly assisted friends and family with wills and divorces. Initially, we worked from home using a computer and printer and later realizing we could offer these services to the general public and help them save money resolving their legal

problems. Shortly thereafter, we established the necessary certificates, licenses, and credentials to provide legal services and formed our business Orange County Legal Solutions. We continue to maintain our objective of providing an affordable way to resolve legal matters.

MEET THE BUSINESS OWNER



(<https://s3-media4.fl.yelpcdn.com/buphoto/gNoDvPe5Y-5zIMBCNNIHDw/o.jpg>)

Odine L.

Business Owner

Odine Limansky has over 13 years of experience in the legal field, ranging from family law, and civil law. Odine Limansky graduated from the Cal State Los Angeles in 2002 with a degree in Communications. Odine Limansky then attended the University of Irvine to obtain her ABA Paralegal Certificate. Odine Limansky opened her business in 2003 and has assisted many individuals in resolving their legal problems.



(<https://www.facebook.com/orangecountylegalsolutions>)

Yelp (<https://www.yelp.com/biz/orange-county-legal-solutions-orange>)

LinkedIn (<https://www.linkedin.com/in/odine-limansky-a0a40b44>)

Email

odine@orangecountylegalsolutions.com
(mailto:odine@orangecountylegalsolutions.com)

Phone

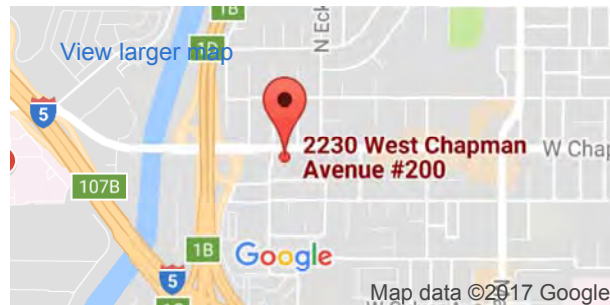
714-978-4971

Fax

949-386-7300

Address

2230 W Chapman Ave Ste 200
Orange CA 92868



[HOME \(HTTPS://ORANGECOUNTYLEGALSOLUTIONS.COM/\)](https://orangecountylegalsolutions.com/) [ABOUT US](#)
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Exhibit F

Fill in this information to identify the case:

Debtor 1
First Name Middle Name Last Name

Debtor 2
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: District of

Case number Chapter
(If known)

Official Form 119

Bankruptcy Petition Preparer's Notice, Declaration, and Signature

12/15

Bankruptcy petition preparers as defined in 11 U.S.C. § 110 must fill out this form every time they help prepare documents that are filed in the case. If more than one bankruptcy petition preparer helps with the documents, each must sign in Part 2. A bankruptcy petition preparer who does not comply with the provisions of title 11 of the United States Code and the Federal Rules of Bankruptcy Procedure may be fined, imprisoned, or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

Part 1: Notice to Debtor

Bankruptcy petition preparers must give the debtor a copy of this form and have the debtor sign it before they prepare any documents for filing or accept any compensation. A signed copy of this form must be filed with any document prepared.

Bankruptcy petition preparers are not attorneys and may not practice law or give you legal advice, including the following:

- ☐ whether to file a petition under the Bankruptcy Code (11 U.S.C. § 101 et seq.);
- ☐ whether filing a case under chapter 7, 11, 12, or 13 is appropriate;
- ☐ whether your debts will be eliminated or discharged in a case under the Bankruptcy Code;
- ☐ whether you will be able to keep your home, car, or other property after filing a case under the Bankruptcy Code;
- ☐ what tax consequences may arise because a case is filed under the Bankruptcy Code;
- ☐ whether any tax claims may be discharged;
- ☐ whether you may or should promise to repay debts to a creditor or enter into a reaffirmation agreement;
- ☐ how to characterize the nature of your interests in property or your debts; or
- ☐ what procedures and rights apply in a bankruptcy case.

The bankruptcy petition preparer _____ has notified me of
Name
any maximum allowable fee before preparing any document for filing or accepting any fee.

Signature of Debtor 1 acknowledging receipt of this notice

Date
MM / DD / YYYY

Signature of Debtor 2 acknowledging receipt of this notice

Date
MM / DD / YYYY

Debtor 1

First Name Middle Name Last Name

Case number (if known)

Part 2: Declaration and Signature of the Bankruptcy Petition Preparer

Under penalty of perjury, I declare that:

- ☒ I am a bankruptcy petition preparer or the officer, principal, responsible person, or partner of a bankruptcy petition preparer;
- ☒ I or my firm prepared the documents listed below and gave the debtor a copy of them and the *Notice to Debtor by Bankruptcy Petition Preparer* as required by 11 U.S.C. §§ 110(b), 110(h), and 342(b); and
- ☒ if rules or guidelines are established according to 11 U.S.C. § 110(h) setting a maximum fee for services that bankruptcy petition preparers may charge, I or my firm notified the debtor of the maximum amount before preparing any document for filing or before accepting any fee from the debtor.

Printed name

Title, if any

Firm name, if it applies

Number

Street

City

State

ZIP Code

Contact phone

I or my firm prepared the documents checked below and the completed declaration is made a part of each document that I check:
(Check all that apply.)

☐ Voluntary Petition (Form 101)

☐ Statement About Your Social Security Numbers
(Form 121)

☐ Summary of Your Assets and Liabilities and
Certain Statistical Information (Form 106Sum)

☐ Schedule A/B (Form 106A/B)

☐ Schedule C (Form 106C)

☐ Schedule D (Form 106D)

☐ Schedule E/F (Form 106E/F)

☐ Schedule G (Form 106G)

☐ Schedule H (Form 106H)

☐ Schedule I (Form 106I)

☐ Schedule J (Form 106J)

☐ Declaration About an Individual Debtor's
Schedules (Form 106Dec)

☐ Statement of Financial Affairs (Form 107)

☐ Statement of Intention for Individuals Filing
Under Chapter 7 (Form 108)

☐ Chapter 7 Statement of Your Current
Monthly Income (Form 122A-1)

☐ Statement of Exemption from Presumption
of Abuse Under § 707(b)(2)
(Form 122A-1Supp)

☐ Chapter 7 Means Test Calculation
(Form 122A-2)

☐ Chapter 11 Statement of Your Current Monthly
Income (Form 122B)

☐ Chapter 13 Statement of Your Current Monthly
Income and Calculation of Commitment Period
(Form 122C-1)

☐ Chapter 13 Calculation of Your Disposable
Income (Form 122C-2)

☐ Application to Pay Filing Fee in Installments
(Form 103A)

☐ Application to Have Chapter 7 Filing Fee
Waived (Form 103B)

☐ A list of names and addresses of all creditors
(*creditor or mailing matrix*)

☐ Other _____

Bankruptcy petition preparers must sign and give their Social Security numbers. If more than one bankruptcy petition preparer prepared the documents to which this declaration applies, the signature and Social Security number of each preparer must be provided. 11 U.S.C. § 110.

Signature of bankruptcy petition preparer or officer, principal, responsible
person, or partner

Social Security number of person who signed

Date _____
MM / DD / YYYY

Printed name

Signature of bankruptcy petition preparer or officer, principal, responsible
person, or partner

Social Security number of person who signed

Date _____
MM / DD / YYYY

Printed name

Exhibit G

B2800 (Form 2800) (12/15)

United States Bankruptcy Court

_____ District of _____

In re _____
Debtor

Case No. _____

Chapter _____

DISCLOSURE OF COMPENSATION OF BANKRUPTCY PETITION PREPARER

[Must be filed with the petition if a bankruptcy petition preparer prepares the petition. 11 U.S.C. § 110(h)(2).]

1. Under 11 U.S.C. § 110(h), I declare under penalty of perjury that I am not an attorney or employee of an attorney, that I prepared or caused to be prepared one or more documents for filing by the above-named debtor(s) in connection with this bankruptcy case, and that compensation paid to me within one year before the filing of the bankruptcy petition, or agreed to be paid to me, for services rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For document preparation services I have agreed to accept..... \$ _____

Prior to the filing of this statement I have received..... \$ _____

Balance Due..... \$ _____

2. I have prepared or caused to be prepared the following documents (itemize):

and provided the following services (itemize):

3. The source of the compensation paid to me was:

☐ Debtor

☐ Other (specify)

4. The source of compensation to be paid to me is:

☐ Debtor

☐ Other (specify)

5. The foregoing is a complete statement of any agreement or arrangement for payment to me for preparation of the petition filed by the debtor(s) in this bankruptcy case.

6. To my knowledge no other person has prepared for compensation a document for filing in connection with this bankruptcy case except as listed below:

NAME

SOCIAL SECURITY NUMBER

Signature

Social Security number of bankruptcy
petition preparer*

Date

Printed name and title, if any, of
Bankruptcy Petition Preparer

Address

* If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer. (Required by 11 U.S.C. § 110).

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

EXHIBIT "G"

0060

PROOF OF SERVICE OF DOCUMENT

I am over the age of 18 and not a party to this bankruptcy case or adversary proceeding. My business address is:

OFFICE OF THE U.S. TRUSTEE, 411 West 4th St., #7160, Santa Ana, CA 92701

A true and correct copy of the foregoing document entitled UNITED STATES TRUSTEE'S NOTICE OF MOTION AND MOTION FOR AN ORDER IMPOSING FINES AGAINST BANKRUPTCY PETITION PREPARER PURSUANT TO 11 U.S.C. §110; DECLARATIONS OF MICHAEL HAUSER AND MADLIN LOCEY will be served or was served (a) on the judge in chambers in the form and manner required by LBR 5005-2(d); and (b) in the manner stated below:

1. TO BE SERVED BY THE COURT VIA NOTICE OF ELECTRONIC FILING (NEF): Pursuant to controlling General Orders and LBR, the foregoing document will be served by the court via NEF and hyperlink to the document. On **October 11, 2017**, checked the CM/ECF docket for this bankruptcy case or adversary proceeding and determined that the following persons are on the Electronic Mail Notice List to receive NEF transmission at the email addresses stated below:

- Julian T Cotton Julian.Cotton@BuckleyMadole.com
- Karen S Naylor (TR) acanzone@burd-naylor.com,
knaylor@ecf.epiqsystems.com;knaylor@IQ7technology.com
- United States Trustee (SA) ustpreion16.sa.ecf@usdoj.gov

2. SERVED BY UNITED STATES MAIL: On **October 11, 2017**, I served the following persons and/or entities at the last known addresses in this bankruptcy case or adversary proceeding by placing a true and correct copy thereof in a sealed envelope in the United States mail, first class, postage prepaid, and addressed as follows. Listing the judge here constitutes a declaration that mailing to the judge will be completed no later than 24 hours after the document is filed.

Madlin Milad Locey
345 Marketview
Irvine, CA 92602

Odine Limansky
Orange County Legal Solutions
2230 W. Chapman Ave. #200
Orange, CA 92968

3. SERVED BY PERSONAL DELIVERY, OVERNIGHT MAIL, FACSIMILE TRANSMISSION OR EMAIL (state method for each person or entity served): Pursuant to F.R.Civ.P. 5 and/or controlling LBR, on **October 11, 2017**, I served the following persons and/or entities by personal delivery, overnight mail service, or (for those who consented in writing to such service method), by facsimile transmission and/or email as follows. Listing the judge here constitutes a declaration that personal delivery on, or overnight mail to, the judge will be completed no later than 24 hours after the document is filed.

The Honorable Mark Wallace-bin on 6th floor

I, declare under penalty of perjury under the laws of the United States that the foregoing is true and correct.

October 11, 2017
Date

Tari King
Printed Name

/s/ Tari King
Signature

PETER C. ANDERSON
United States Trustee
Michael Hauser (SBN 140165)
Attorney for the U.S. Trustee
Ronald Reagan Federal Building &
United States Courthouse
411 West Fourth Street, Suite 7160
Santa Ana, CA 92701-8000
Telephone: (714) 338-3400
Facsimile: (714) 338-3421
Michael.Hauser@usdoj.gov

UNITED STATES BANKRUPTCY COURT
CENTRAL DISTRICT OF CALIFORNIA - SANTA ANA DIVISION

In re:

MADLIN MILAD LOCEY,

Debtor.

CASE NUMBER 8:17-bk-12827-MW

CHAPTER 7

NOTICE OF HEARING

TO THE CREDITORS AND OTHER INTERESTED PARTIES:

NOTICE IS HERBY GIVEN that a hearing in this case will be held in Courtroom "6C"
United States Bankruptcy Court, 411 West Fourth Street, Ronald Reagan Federal Building & United
States Courthouse, Santa Ana, California 92701, on **November 13, 2017, at 2:00 p.m.**, to consider and
act upon the following:

UNITED STATES TRUSTEE'S NOTICE OF MOTION AND MOTION FOR AN ORDER IMPOSING
FINES AGAINST BANKRUPTCY PETITION PREPARER PURSUANT TO 11 U.S.C. §110;
DECLARATIONS OF MICHAEL HAUSER
AND MADLIN LOCEY

Objections, if any, to the above shall be in writing and filed with the Court and served upon the court
party named in the upper left-hand corner of this notice at least fourteen (14) days prior to the hearing
date. See Local Bankruptcy Rule 9013-1(f)&(h)

DATED:

KATHLEEN J. CAMPBELL
Clerk of Court